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ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 216

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Aug. 24, 1944

Condition of National Banks in the United States on June 30, Oct. 18, and Dec. 31, 1943, Apr. 13, and June 30, 1944

[In thousands of dollars]

	June 30, 1943 (5,066 banks)	Oct. 18, 1943 (5,058 banks)	Dec. 31, 1943 (5,046 banks)	Apr. 13, 1944 (5,048 banks)	June 30, 1944 (5,042 banks)
ASSETS					
Loans and discounts, including overdrafts	9,190,143	10,775,316	10,133,532	9,950,486	11,229,680
U. S. Government securities, direct obligations	28,514,634	35,709,814	32,552,251	36,732,082	38,156,365
Obligations guaranteed by U. S. Government	1,675,768		1,626,304		634,504
Obligations of States and political subdivisions	2,026,333	1,984,169	1,933,187	1,996,461	2,032,998
Other bonds, notes, and debentures	1,340,099	1,266,527	1,243,450	1,291,048	1,318,488
Corporate stocks, including stocks of Federal Reserve banks	171,744	145,811	149,061	146,186	146,168
Total loans and securities	*42,918,721*	*49,881,637*	*47,637,785*	*50,116,263*	*53,518,203*
Cash, balances with other banks, including reserve balances, and cash items in process of collection [1]	15,227,391	15,423,238	16,080,664	15,399,509	16,059,734
Bank premises owned, furniture and fixtures	566,697	564,415	547,470	542,465	532,377
Real estate owned other than bank premises	47,530	40,748	33,990	30,764	25,582
Investments and other assets indirectly representing bank premises or other real estate	49,285	47,769	47,275	49,374	49,356
Customers' liability on acceptances outstanding	30,509	34,411	26,207	32,582	34,003
Interest, commissions, rent, and other income earned or accrued but not collected	86,079	107,788	101,664	103,024	116,883
Other assets	46,140	56,978	56,862	59,153	64,807
Total assets [1]	58,972,352	66,156,984	64,531,917	66,333,134	70,400,945
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	30,518,146	30,901,323	33,254,837	33,557,069	32,745,584
Time deposits of individuals, partnerships, and corporations	8,971,178	9,501,379	9,926,259	10,494,797	11,056,548
Deposits of U. S. Government and postal savings	4,589,354	10,853,187	5,951,128	7,201,664	10,825,128
Deposits of States and political subdivisions	2,900,361	2,603,884	2,934,654	2,947,639	2,998,352
Deposits of banks [1]	7,156,360	7,313,763	7,160,133	6,985,579	7,403,551
Other deposits (certified and cashiers' checks, etc.)	633,962	613,519	929,170	623,232	804,090
Total deposits [1]	54,769,361	61,787,055	60,156,181	61,809,980	65,833,253
Demand deposits [1]	*45,429,851*	*51,918,952*	*49,847,504*	*50,927,316*	*54,408,676*
Time deposits	*9,339,510*	*9,868,103*	*10,308,677*	*10,882,664*	*11,424,577*
Bills payable, rediscounts, and other liabilities for borrowed money	4,231	36,718	8,155	56,600	6,205
Mortgages or other liens on bank premises and other real estate	67	66	61	61	60
Acceptances executed by or for account of reporting banks and outstanding	34,390	37,836	31,642	37,838	37,869
Interest, discount, rent, and other income collected but not earned	25,622	26,442	23,881	24,472	23,867
Interest, taxes, and other expenses accrued and unpaid	98,816	111,884	118,469	138,829	147,566
Other liabilities	214,460	238,413	234,086	199,550	241,516
Total liabilities [1]	55,146,947	62,238,414	60,572,475	62,267,330	66,290,336
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	1,498,008	1,496,455	1,531,515	1,547,780	1,553,578
Surplus	1,474,673	1,510,737	1,619,769	1,628,622	1,692,172
Undivided profits	584,169	635,839	541,595	613,174	604,198
Reserves and retirement account for preferred stock	268,555	275,539	266,563	276,228	260,661
Total capital accounts	3,825,405	3,918,570	3,959,442	4,065,804	4,110,609
Total liabilities and capital accounts [1]	58,972,352	66,156,984	64,531,917	66,333,134	70,400,945
MEMORANDA					
Par value of capital stock:					
Class A preferred stock	126,199	122,287	118,053	110,421	105,385
Class B preferred stock	10,877	9,839	9,551	8,645	6,835
Common stock	1,361,604	1,364,937	1,404,492	1,429,232	1,441,841
Total	1,498,680	1,497,063	1,532,096	1,548,298	1,554,061
Retirable value of preferred capital stock:					
Class A preferred stock	168,944	164,350	159,903	151,447	146,077
Class B preferred stock	12,645	11,606	11,258	10,356	8,237
Total	181,589	175,956	171,161	161,803	154,314
Pledged assets and securities loaned:					
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	8,887,463	14,613,515	10,889,550	12,743,873	15,331,400
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	475,922	449,279	427,818	421,334	448,854
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	94,353	94,679	97,745	100,960	99,549
Securities loaned	11,603	20,873	14,365	12,550	2,246
Total	9,469,341	15,178,346	11,429,478	13,278,717	15,882,049
Secured liabilities:					
Deposits secured by pledged assets pursuant to requirements of law	[2] 7,171,671	13,075,738	8,627,686	9,777,077	13,352,898
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	4,075	22,543	8,155	51,600	5,755
Other liabilities secured by pledged assets	629	293	330	574	464
Total	[2] 7,176,375	13,098,574	8,636,171	9,829,251	13,359,117
Reciprocal balances with banks in the United States	327,657	360,484	(3)	(3)	(3)

[1] Excludes reciprocal interbank demand balances with banks in the United States, the amounts of which are shown under the "Memoranda" above as of last 2 call dates for which figures are available.
[2] Revised.
[3] Not called for separately.

PRESTON DELANO,
Comptroller of the Currency.

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Loans and U. S. Government Obligations Held by National Banks, Dec. 31, 1942, June 30 and Dec. 31, 1943, and June 30, 1944

[In thousands of dollars]

	Dec. 31, 1942 (5,087 banks)	June 30, 1943 (5,066 banks)	Dec. 31, 1943 (5,046 banks)	June 30, 1944 (5,042 banks)
Loans and discounts (including rediscounts and overdrafts):				
Commercial and industrial loans, including open-market paper	4, 746, 161	4, 176, 175	4, 758, 746	4, 497, 147
Loans secured by agricultural commodities, covered directly or indirectly by purchase agreements of Commodity Credit Corporation	443, 072	223, 174	393, 323	369, 144
Other agricultural loans	467, 046	479, 990	452, 745	486, 059
Loans to brokers and dealers in securities	302, 878	368, 374	517, 307	900, 446
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	295, 038	312, 968	432, 146	1, 322, 003
Real-estate loans:				
Secured by farm land (including improvements)	197, 252	188, 248	173, 770	184, 611
Secured by residential properties (other than farm)	1, 577, 809	1, 567, 248	1, 546, 794	1, 524, 064
Secured by other properties	412, 203	380, 764	350, 264	330, 095
Loans to banks	10, 095	16, 750	24, 804	31, 856
All other loans	1, 742, 328	1, 469, 025	1, 476, 853	1, 576, 922
Overdrafts	6, 916	7, 427	6, 780	7, 333
Total loans and discounts	10, 200, 798	9, 190, 143	10, 133, 532	11, 229, 680
U. S. Government obligations, direct and guaranteed:				
Direct obligations:				
Treasury bills	2, 826, 205	4, 250, 926	2, 762, 617	2, 863, 083
Treasury certificates of indebtedness	4, 057, 812	6, 114, 985	7, 935, 649	9, 148, 093
Treasury notes	3, 396, 392	3, 359, 218	4, 547, 077	6, 810, 244
United States savings bonds	115, 730	121, 380	125, 042	277, 751
Other bonds maturing in 5 years or less	1, 440, 676	3, 021, 125	3, 127, 656	3, 253, 644
Other bonds maturing in 5 to 10 years	5, 730, 814	6, 163, 222	9, 438, 112	11, 147, 573
Bonds maturing in 10 to 20 years	3, 884, 245	4, 571, 330	3, 631, 978	3, 550, 449
Bonds maturing after 20 years	809, 536	912, 448	984, 120	1, 105, 528
Total	22, 261, 410	28, 514, 634	32, 552, 251	38, 156, 365
Obligations guaranteed by U. S. Government	1, 563, 941	1, 675, 768	1, 626, 304	634, 504
Total U. S. Government obligations, direct and guaranteed	23, 825, 351	30, 190, 402	34, 178, 555	38, 790, 869

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on June 30, Oct. 18, and Dec. 31, 1943, Apr. 13, and June 30, 1944

[In thousands of dollars]

	June 30, 1943 (5,066 banks)	Oct. 18, 1943 (5,058 banks)	Dec. 31, 1943 (5,046 banks)	Apr. 13, 1944 (5,048 banks)	June 30, 1944 (5,042 banks)
Demand deposits:					
Deposits of individuals, partnerships, and corporations	30, 518, 146	30, 901, 323	33, 254, 837	33, 557, 069	32, 745, 584
Deposits of U. S. Government:					
War loan and Series E bond accounts	4, 288, 862	10, 524, 185	5, 602, 185	6, 853, 484	10, 437, 967
Other accounts	241, 994	239, 114	249, 317	250, 587	300, 534
Deposits of States and political subdivisions	2, 641, 444	2, 374, 437	2, 694, 905	2, 697, 661	2, 756, 496
Deposits of banks in the United States (including private banks and American branches of foreign banks) [1]	6, 693, 266	6, 856, 696	6, 693, 091	6, 477, 686	6, 892, 864
Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches)	412, 177	409, 678	423, 999	467, 597	471, 141
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)	633, 962	613, 519	929, 170	623, 232	804, 090
Total demand deposits [1]	45, 429, 851	51, 918, 952	49, 847, 504	50, 927, 316	54, 408, 676
Time deposits:					
Deposits of individuals, partnerships, and corporations	8, 971, 178	9, 501, 379	9, 926, 259	10, 494, 797	11, 056, 548
Deposits of U. S. Government	51, 580	83, 754	93, 844	92, 062	81, 213
Postal savings deposits	6, 918	6, 134	5, 782	5, 531	5, 414
Deposits of States and political subdivisions	258, 917	229, 447	239, 749	249, 978	241, 856
Deposits of banks in the United States (including private banks and American branches of foreign banks)	46, 866	43, 336	38, 990	36, 244	35, 494
Deposits of banks in foreign countries (including balances of foreign branches of other American banks, but excluding amounts due to own foreign branches)	4, 051	4, 053	4, 053	4, 052	4, 052
Total time deposits	9, 339, 510	9, 868, 103	10, 308, 677	10, 882, 664	11, 424, 577
Cash, balances with other banks, including reserve balances, and cash items in process of collection:					
Cash items in process of collection, including exchanges for clearing house	2, 263, 781	2, 269, 339	2, 741, 588	2, 306, 151	2, 515, 236
Demand balances with banks in the United States (except private banks and American branches of foreign banks) [1]	4, 251, 359	4, 413, 281	4, 123, 400	3, 984, 943	4, 402, 430
Other balances with banks in the United States (including private banks and American branches of foreign banks)	38, 797	38, 005	33, 793	32, 181	32, 357
Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches)	13, 612	13, 233	14, 640	14, 150	11, 398
Currency and coin	806, 546	813, 067	807, 969	892, 932	820, 570
Reserve with Federal Reserve banks	7, 853, 296	7, 876, 313	8, 359, 274	8, 169, 152	8, 277, 743
Total [1]	15, 227, 391	15, 423, 238	16, 080, 664	15, 399, 509	16, 059, 734
Memorandum:					
Reciprocal balances with banks in the United States	327, 657	360, 484	(2)	(2)	(2)

[1] Excludes reciprocal bank balances, the amounts of which are shown under the "Memorandum" above as of last 2 call dates for which figures are available.
[2] Not called for separately.

Condition of National Banks, by Classes, June 30, 1944

[In thousands of dollars]

	Central reserve city banks (17 banks)	Other reserve city banks (243 banks)	Country banks (member banks) (4,776 banks)	Nonmember banks (6 banks)	Total (5,042 banks)
ASSETS					
Loans and discounts, including overdrafts	3,004,735	4,927,164	3,281,363	16,418	11,229,680
U. S. Government obligations, direct and guaranteed	9,373,113	16,568,647	12,697,793	151,316	38,790,869
Obligations of States and political subdivisions	362,381	772,398	893,962	4,257	2,032,998
Other bonds, notes, and debentures	321,978	412,837	580,152	3,521	1,318,488
Corporate stocks, including stocks of Federal Reserve banks	55,191	48,792	42,185		146,168
Total loans and securities	*13,117,398*	*22,729,838*	*17,495,455*	*175,512*	*53,518,203*
Cash, balances with other banks, including reserve balances, and cash items in process of collection [1]	2,921,241	6,954,654	6,122,462	61,377	16,059,734
Bank premises owned, furniture and fixtures	91,196	194,542	244,659	1,980	532,377
Real estate owned other than bank premises	4,510	6,876	14,195	1	25,582
Investments and other assets indirectly representing bank premises or other real estate	346	41,290	7,720		49,356
Customers' liability on acceptances outstanding	16,084	16,416	1,499	4	34,003
Interest, commissions, rent, and other income earned or accrued but not collected	34,293	59,274	22,818	498	116,883
Other assets	8,453	22,118	15,507	18,729	64,807
Total assets	16,193,521	30,025,008	23,924,315	258,101	70,400,945
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	7,750,736	13,578,206	11,340,105	76,537	32,745,584
Time deposits of individuals, partnerships, and corporations	744,582	4,434,310	5,798,812	78,844	11,056,548
Deposits of U. S. Government and postal savings	3,193,140	4,757,440	2,798,832	75,716	10,825,128
Deposits of States and political subdivisions	310,926	1,329,825	1,343,986	13,615	2,998,352
Deposits of banks [1]	2,664,719	3,961,420	775,995	1,417	7,403,551
Other deposits (certified and cashiers' checks, etc.)	280,321	297,641	224,253	1,875	804,090
Total deposits	14,944,424	28,358,842	22,281,983	248,004	65,833,253
Demand deposits	*14,188,397*	*23,732,649*	*16,320,666*	*166,964*	*54,408,676*
Time deposits	*756,027*	*4,626,193*	*5,961,317*	*81,040*	*11,424,577*
Bills payable, rediscounts, and other liabilities for borrowed money			6,205		6,205
Mortgages or other liens on bank premises and other real estate			60		60
Acceptances executed by or for account of reporting banks and outstanding	17,294	19,065	1,504	6	37,869
Interest, discount, rent, and other income collected but not earned	3,637	13,226	6,999	5	23,867
Interest, taxes, and other expenses accrued and unpaid	50,584	73,759	22,963	260	147,566
Other liabilities	197,841	33,094	10,500	81	241,516
Total liabilities	15,213,780	28,497,986	22,330,214	248,356	66,290,336
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	338,100	551,484	660,194	3,800	1,553,578
Surplus	487,450	625,209	576,691	2,822	1,692,172
Undivided profits	113,196	227,191	263,333	478	604,198
Reserves and retirement account for preferred stock	40,995	123,138	93,883	2,645	260,661
Total capital accounts	979,741	1,527,022	1,594,101	9,745	4,110,609
Total liabilities and capital accounts	16,193,521	30,025,008	23,924,315	258,101	70,400,945
MEMORANDA					
Par value of capital stock:					
Class A preferred stock		49,347	55,926	112	105,385
Class B preferred stock		150	6,685		6,835
Common stock	338,100	501,987	598,066	3,688	1,441,841
Total	338,100	551,484	660,677	3,800	1,554,061
Retirable value of preferred capital stock:					
Class A preferred stock		74,715	71,250	112	146,077
Class B preferred stock		150	8,087		8,237
Total		74,865	79,337	112	154,314
Pledged assets and securities loaned:					
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	3,970,586	6,921,809	4,354,795	84,210	15,331,400
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	3,191	245,807	196,243	3,613	448,854
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	27,708	29,559	42,282		99,549
Securities loaned	1,646	550	50		2,246
Total	4,003,131	7,197,725	4,593,370	87,823	15,882,049
Secured liabilities:					
Deposits secured by pledged assets pursuant to requirements of law	3,508,612	6,086,637	3,684,471	73,178	13,352,898
Borrowings secured by pledged assets, including rediscounts and repurchase agreements			5,755		5,755
Other liabilities secured by pledged assets	458	5	1		464
Total	3,509,070	6,086,642	3,690,227	73,178	13,359,117

[1] Excludes reciprocal interbank demand balances.

Condition of National Banks, by States, June 30, 1944

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection [1]	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total
Maine	35	23,412	141,371	2,422	10,003	512	45,371	1,209	57	324	--	215	144	225,040
New Hampshire	52	26,482	85,280	3,815	5,926	373	34,294	1,835	13	72	--	5	72	158,167
Vermont	39	25,600	42,756	2,798	6,411	274	19,962	1,133	72	--	--	141	60	99,207
Massachusetts	124	607,255	1,818,477	42,958	38,499	7,436	583,943	27,598	1,472	90	4,621	6,282	1,077	3,139,708
Rhode Island	11	31,923	166,885	2,988	4,982	458	45,195	890	68	--	40	535	45	254,009
Connecticut	51	78,056	474,180	27,296	13,512	1,266	176,941	9,433	190	9	30	869	140	781,922
Total New England States	312	792,728	2,728,949	82,277	79,333	10,319	905,706	42,098	1,872	495	4,691	8,047	1,538	4,658,053
New York	407	2,376,239	7,377,857	313,098	295,800	41,391	2,262,797	96,936	5,538	1,722	13,352	24,746	4,246	12,843,722
New Jersey	222	239,707	1,063,412	59,880	55,520	3,042	345,137	21,658	3,268	1,921	28	3,515	1,123	1,798,214
Pennsylvania	665	678,288	3,000,093	121,777	259,035	13,649	1,148,553	60,732	6,547	903	4,217	8,008	6,048	5,307,850
Delaware	13	6,075	16,084	744	2,091	125	6,213	520	43	7	--	3	19	31,954
Maryland	63	106,698	431,929	5,274	11,999	886	177,705	4,719	210	14	33	1,215	1,420	742,132
District of Columbia	9	56,607	289,344	285	10,526	548	125,496	6,564	61	--	--	237	433	490,101
Total Eastern States	1,379	3,463,614	12,178,719	501,058	634,971	59,641	4,065,931	191,129	15,697	4,570	17,630	37,724	13,289	21,183,973
Virginia	130	157,832	472,147	21,574	13,238	1,710	228,027	9,166	558	918	55	980	1,160	907,365
West Virginia	77	55,555	191,130	10,127	6,314	748	115,197	4,584	240	26	--	121	485	384,527
North Carolina	45	50,519	153,440	14,061	910	468	97,172	3,088	75	2	150	322	212	320,419
South Carolina	22	42,445	136,616	8,821	2,152	313	88,095	1,797	17	--	5	177	1,721	282,162
Georgia	48	226,780	392,474	23,948	11,372	1,133	230,595	7,786	78	3	67	1,258	306	895,800
Florida	55	151,298	516,620	32,316	7,925	1,311	325,180	11,604	285	50	--	1,644	655	1,048,888
Alabama	66	108,691	316,370	45,878	7,024	1,130	180,541	6,328	174	803	667	864	1,157	669,627
Mississippi	22	17,618	78,744	13,990	360	283	62,028	1,427	61	--	--	23	129	174,663
Louisiana	32	116,322	456,137	34,890	4,976	1,564	252,531	9,398	324	2,497	2,121	1,832	1,324	883,916
Texas	439	647,490	1,597,523	78,527	15,945	4,576	1,174,555	34,803	1,025	3,265	120	1,790	972	3,560,591
Arkansas	51	42,415	141,183	16,388	3,292	472	93,304	1,908	125	30	30	181	160	299,488
Kentucky	94	117,266	321,617	14,145	12,164	1,046	161,766	3,855	82	--	--	717	143	632,801
Tennessee	70	166,273	489,943	57,598	8,971	2,196	293,424	10,270	436	74	162	1,497	556	1,031,400
Total Southern States	1,151	1,900,504	5,263,944	372,263	94,643	16,950	3,302,415	106,014	3,480	7,668	3,377	11,406	8,983	11,091,647
Ohio	241	503,425	1,405,803	112,718	48,352	4,924	629,322	26,939	212	1,579	215	3,716	1,508	2,738,713
Indiana	124	140,735	688,961	52,226	28,502	1,602	341,806	9,094	36	2	--	1,809	482	1,265,255
Illinois	346	1,157,720	4,281,747	215,954	128,661	20,491	1,635,885	28,745	214	616	3,309	14,861	6,467	7,494,670
Michigan	75	289,959	1,555,726	43,587	62,271	2,478	516,965	9,965	132	108	109	4,375	935	2,486,610
Wisconsin	97	118,586	787,468	19,978	24,056	1,685	280,964	9,397	6	15	36	2,192	1,329	1,245,712
Minnesota	184	244,544	977,425	37,603	27,349	2,405	392,295	7,012	7	4,558	207	3,670	197	1,697,272
Iowa	100	79,134	320,003	43,487	9,684	732	176,751	3,619	--	1,255	17	680	180	635,542
Missouri	81	241,024	712,680	30,301	17,867	7,947	377,336	4,015	1,421	354	733	1,876	804	1,396,358
Total Middle Western States	1,248	2,775,127	10,729,813	555,854	346,742	42,264	4,351,324	98,786	2,028	8,487	4,626	33,179	11,902	18,960,132
North Dakota	42	14,828	91,079	2,172	1,479	175	36,553	1,333	--	--	5	299	41	147,964
South Dakota	36	21,600	85,686	5,239	663	192	37,206	1,414	--	--	--	387	91	152,478
Nebraska	130	82,983	393,751	29,671	9,577	839	229,040	4,552	15	--	--	1,103	1,003	752,534
Kansas	176	82,469	349,088	17,943	7,023	796	223,459	4,415	13	152	--	535	917	686,810
Montana	41	14,863	107,302	2,945	2,433	225	53,339	1,729	9	7	--	356	6	183,214
Wyoming	26	15,478	48,585	2,301	1,264	148	35,943	725	4	--	--	66	10	104,524
Colorado	77	69,691	328,413	8,269	10,505	743	201,692	2,540	68	--	--	605	503	623,029
New Mexico	22	22,359	63,257	3,808	1,308	125	41,608	656	63	--	22	14	10	133,230
Oklahoma	200	144,641	413,662	51,549	4,900	1,371	340,551	7,224	24	1,760	304	894	281	967,161
Total Western States	750	468,912	1,880,823	123,897	39,152	4,614	1,199,391	24,588	196	1,919	331	4,259	2,862	3,750,944
Washington	41	207,445	891,250	47,254	7,401	1,788	339,926	7,262	10	2	88	2,880	180	1,505,486
Oregon	25	144,906	550,539	22,842	29,504	824	198,989	6,309	133	--	16	2,682	1,084	957,828
California	91	1,351,928	4,013,825	308,468	80,197	9,059	1,457,339	49,286	2,056	25,295	3,240	15,345	5,845	7,321,883
Idaho	16	27,343	133,392	3,872	498	225	54,627	1,350	--	--	--	9	77	221,393
Utah	12	30,069	104,116	6,289	1,341	223	51,512	1,508	20	875	--	13	16	195,982
Nevada	6	13,514	57,048	3,863	301	76	21,792	808	3	--	--	300	122	97,827
Arizona	5	37,172	107,135	804	884	185	49,405	1,259	86	45	--	541	180	197,696
Total Pacific States	196	1,812,377	5,857,305	393,392	120,126	12,380	2,173,590	67,782	2,308	26,217	3,344	21,770	7,504	10,498,095
Total United States (exclusive of possessions)	5,036	11,213,262	38,639,553	2,028,741	1,314,967	146,168	15,998,357	530,397	25,581	49,356	33,999	116,385	46,078	70,142,844
Alaska (nonmember banks)	4	1,548	12,226	136	368	--	13,592	157	--	--	--	--	7	28,034
The Territory of Hawaii (nonmember bank)	1	14,215	136,366	4,121	3,058	--	46,586	1,813	--	--	--	482	18,717	225,358
Virgin Islands of the United States (nonmember bank)	1	655	2,724	--	95	--	1,199	10	1	--	4	16	5	4,709
Total possessions (nonmember banks)	6	16,418	151,316	4,257	3,521	--	61,377	1,980	1	--	4	498	18,729	258,101
Total United States and possessions	5,042	11,229,680	38,790,869	2,032,998	1,318,488	146,168	16,059,734	532,377	25,582	49,356	34,003	116,883	64,807	70,400,945
New York City (central Reserve city)	8	2,097,320	6,313,520	249,056	245,448	37,346	1,890,470	75,496	4,510	196	13,332	22,056	3,042	10,951,792
Chicago (central Reserve city)	9	907,415	3,059,593	113,325	76,530	17,845	1,030,771	15,700	--	150	2,752	12,237	5,411	5,241,729
Other Reserve cities	243	4,927,164	16,568,647	772,398	412,837	48,792	6,954,654	194,542	6,876	41,290	16,416	59,274	22,118	30,025,008
Country banks (member banks)	4,776	3,281,363	12,697,793	893,962	580,152	42,185	6,122,462	244,659	14,195	7,720	1,499	22,818	15,507	23,924,315
Possessions (nonmember banks)	6	16,418	151,316	4,257	3,521	--	61,377	1,980	1	--	4	498	18,729	258,101

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	11	18,917	102,385	1,134	1,688	208	30,211	2,406	163	3	30	229	28	157,402
New Jersey, District No. 2	145	187,062	827,744	42,177	27,642	2,121	247,031	14,114	593	1,477	28	2,891	599	1,353,479
Kentucky, District No. 4	51	28,769	90,546	5,831	2,465	497	51,947	2,064	74	--	--	80	57	182,330
Pennsylvania, District No. 4	193	177,545	1,085,363	30,324	83,555	5,247	429,608	23,926	604	304	71	2,902	789	1,840,238
West Virginia, District No. 4	8	7,718	15,653	1,591	1,726	106	8,672	440	16	--	--	7	6	35,935
Louisiana, District No. 6	23	94,863	384,820	28,580	4,422	879	197,824	7,549	323	2,348	2,121	1,576	771	726,076
Mississippi, District No. 6	13	14,622	65,869	11,678	324	239	52,207	1,198	44	--	--	15	104	146,300
Tennessee, District No. 6	59	85,378	314,885	36,434	5,407	1,616	191,947	6,289	435	5	--	1,130	319	643,845
Indiana, District No. 7	86	116,914	582,581	47,058	24,896	1,317	280,553	6,849	--	--	--	1,686	408	1,062,262
Illinois, District No. 7	231	1,100,364	4,066,257	192,672	116,460	19,910	1,519,879	25,506	48	604	3,122	14,533	6,337	7,065,692
Michigan, District No. 7	49	281,121	1,507,344	40,232	57,796	2,336	497,518	9,043	122	108	109	4,360	910	2,400,999
Wisconsin, District No. 7	69	104,560	730,003	17,425	21,836	1,522	252,517	8,380	2	15	36	2,012	1,301	1,139,609
Missouri, District No. 10	30	96,125	302,723	11,776	6,635	3,831	207,484	1,265	169	349	--	435	179	630,971
New Mexico, District No. 10	6	12,298	43,805	3,060	1,059	75	20,423	441	59	--	22	11	1	81,254
Oklahoma, District No. 10	192	141,934	410,107	50,282	4,889	1,348	335,058	7,065	19	1,760	304	894	277	953,937
Arizona, District No. 12	4	35,985	104,332	796	884	178	47,539	1,224	86	45	--	541	134	191,744

[1] Excludes reciprocal interbank demand balances

LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks [1]	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine	91,464	70,822	29,061	6,594	6,487	1,189	205,617
New Hampshire	71,926	28,861	26,221	6,994	5,408	2,484	141,894
Vermont	36,751	42,400	5,038	2,205	860	971	88,225
Massachusetts	1,454,162	319,686	707,276	101,588	280,499	22,231	2,885,442
Rhode Island	137,240	15,724	68,594	5,609	7,065	1,609	235,841
Connecticut	382,797	127,304	163,960	25,662	16,708	15,670	732,101
Total New England States	2,174,340	604,797	1,000,150	148,652	317,027	44,154	4,289,120
New York	5,972,324	985,642	2,545,137	236,934	1,714,688	266,663	11,721,388
New Jersey	679,451	600,695	248,894	110,865	16,496	15,302	1,671,703
Pennsylvania	2,357,990	1,121,328	664,720	135,127	506,864	32,263	4,818,292
Delaware	15,456	8,945	1,601	353	170	189	26,714
Maryland	314,324	115,267	164,015	30,408	75,586	2,429	702,029
District of Columbia	289,834	68,516	61,469	53	40,563	5,025	465,460
Total Eastern States	9,629,379	2,900,393	3,685,836	513,740	2,354,367	321,871	19,405,586
Virginia	389,644	188,468	147,722	30,450	77,020	10,682	843,986
West Virginia	181,433	80,420	48,438	19,119	24,027	3,207	356,644
North Carolina	167,125	45,482	49,723	18,869	16,703	4,193	302,095
South Carolina	161,563	29,027	31,898	30,535	12,834	2,251	268,108
Georgia	384,664	99,732	188,303	48,023	129,006	4,005	853,733
Florida	497,287	98,966	174,413	64,359	154,930	9,545	999,500
Alabama	320,466	110,032	91,127	49,426	48,437	8,510	627,998
Mississippi	71,008	26,658	30,631	14,716	21,690	937	165,640
Louisiana	413,593	108,012	88,695	65,682	154,616	5,269	835,867
Texas	1,999,301	224,886	456,330	138,086	513,468	33,359	3,365,430
Arkansas	155,593	34,473	29,803	23,040	37,744	1,266	281,919
Kentucky	293,012	74,325	94,722	16,010	101,945	15,967	595,981
Tennessee	414,623	158,334	118,455	62,976	213,319	6,903	974,610
Total Southern States	5,449,312	1,278,815	1,550,260	581,291	1,505,739	106,094	10,471,511
Ohio	1,235,958	532,796	439,070	141,241	192,215	24,709	2,565,989
Indiana	589,159	223,019	166,425	104,664	100,014	12,642	1,195,923
Illinois	3,592,929	939,315	1,090,058	312,710	1,073,919	54,257	7,063,188
Michigan	1,225,775	486,839	431,953	87,667	138,969	13,927	2,385,130
Wisconsin	483,589	285,514	226,522	63,769	109,031	8,937	1,177,362
Minnesota	641,128	279,166	312,480	92,345	257,032	13,284	1,595,435
Iowa	256,426	89,402	81,667	57,146	115,228	3,268	603,137
Missouri	583,091	135,445	191,827	38,977	367,982	6,643	1,323,965
Total Middle Western States	8,608,055	2,971,496	2,940,002	898,519	2,354,390	137,667	17,910,129
North Dakota	80,724	29,664	14,661	4,806	9,220	1,012	140,087
South Dakota	79,940	23,480	16,193	15,819	7,240	955	143,627
Nebraska	367,671	62,981	88,831	32,444	158,957	4,171	715,055
Kansas	355,395	47,100	86,509	71,335	86,064	4,511	650,914
Montana	97,704	28,626	18,092	16,367	10,594	1,736	173,119
Wyoming	53,736	18,023	8,735	8,559	7,560	890	97,503
Colorado	333,658	101,370	55,531	22,127	69,864	5,184	587,734
New Mexico	74,014	16,993	11,584	16,958	6,659	1,443	127,651
Oklahoma	502,917	58,483	117,577	72,946	142,604	8,887	903,414
Total Western States	1,945,759	386,720	417,713	261,361	498,762	28,789	3,539,104
Washington	766,249	284,908	213,044	87,529	78,203	11,475	1,441,408
Oregon	462,367	211,488	147,788	51,933	32,779	10,567	916,922
California	3,241,421	2,200,195	735,956	390,073	230,150	134,281	6,932,076
Idaho	127,047	43,191	17,710	17,883	3,759	1,652	211,242
Utah	97,037	38,790	16,126	9,157	23,954	789	185,853
Nevada	47,670	26,439	6,735	8,637	764	2,310	92,555
Arizona	120,411	30,472	18,092	15,962	2,240	2,566	189,743
Total Pacific States	4,862,202	2,835,483	1,155,451	581,174	371,849	163,640	9,969,799
Total United States (exclusive of possessions)	32,669,047	10,977,704	10,749,412	2,984,737	7,402,134	802,215	65,585,249
Alaska (nonmember banks)	15,421	4,919	5,381	655	125	356	26,857
The Territory of Hawaii (nonmember bank)	59,646	72,419	70,079	11,769	1,270	1,514	216,697
Virgin Islands of the United States (nonmember bank)	1,470	1,506	256	1,191	22	5	4,450
Total possessions (nonmember banks)	76,537	78,844	75,716	13,615	1,417	1,875	248,004
Total United States and possessions	32,745,584	11,056,548	10,825,128	2,998,352	7,403,551	804,090	65,833,253
New York City (central Reserve city)	5,321,737	326,253	2,322,405	97,724	1,702,079	248,112	10,018,310
Chicago (central Reserve city)	2,428,999	418,329	870,735	213,202	962,640	32,209	4,926,114
Other reserve cities	13,578,206	4,434,310	4,757,440	1,329,825	3,961,420	297,641	28,358,842
Country banks (member banks)	11,340,105	5,798,812	2,798,832	1,343,986	775,995	224,253	22,281,983
Possessions (nonmember banks)	76,537	78,844	75,716	13,615	1,417	1,875	248,004

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2	75,735	34,897	27,668	4,329	3,006	2,618	148,253
New Jersey, District No. 2	498,950	476,593	196,590	61,262	15,544	12,666	1,261,605
Kentucky, District No. 4	100,608	35,710	18,954	7,666	2,728	2,416	168,082
Pennsylvania, District No. 4	885,421	333,181	205,353	37,494	192,828	12,713	1,666,990
West Virginia, District No. 4	14,284	8,464	5,647	1,199	1,863	199	31,656
Louisiana, District No. 6	330,549	90,389	72,449	60,803	128,416	3,053	685,659
Mississippi, District No. 6	53,759	23,902	26,996	12,166	21,206	881	138,910
Tennessee, District No. 6	252,741	103,731	82,087	38,541	127,618	5,411	610,129
Indiana, District No. 7	490,242	183,259	145,076	94,055	83,339	8,088	1,004,059
Illinois, District No. 7	3,417,570	854,617	1,054,908	288,712	992,307	51,913	6,660,027
Michigan, District No. 7	1,197,084	449,153	425,371	82,249	138,553	13,522	2,305,932
Wisconsin, District No. 7	443,548	247,142	215,255	58,084	105,437	8,355	1,077,821
Missouri, District No. 10	243,870	43,846	65,793	12,652	233,851	3,500	603,512
New Mexico, District No. 10	34,577	13,691	8,993	13,896	5,767	967	77,891
Oklahoma, District No. 10	494,850	57,637	116,634	71,142	142,235	8,675	891,173
Arizona, District No. 12	116,840	29,573	18,076	15,299	1,887	2,429	184,104

Excludes reciprocal interbank demand balances.

LIABILITIES—Continued

[In thousands of dollars]

Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
			30	228	162	206,037	Maine.
320			11	98	98	142,121	New Hampshire.
			152	85	113	88,575	Vermont.
2,035		5,450	1,327	9,621	16,768	2,920,643	Massachusetts.
		40	90	564	143	236,678	Rhode Island.
200		30	354	1,467	391	734,543	Connecticut.
2,555		5,520	1,964	12,063	17,675	4,328,897	Total New England States.
1,235	10	14,428	3,281	35,171	192,658	11,968,171	New York.
725		28	822	1,591	557	1,675,426	New Jersey.
200	14	4,576	1,431	10,921	3,515	4,838,949	Pennsylvania.
690				2	45	27,451	Delaware.
25		33	81	2,351	508	705,027	Maryland.
			35	746	364	466,605	District of Columbia.
2,875	24	19,065	5,650	50,782	197,647	19,681,629	Total Eastern States.
450		55	443	1,278	618	846,830	Virginia.
100			90	290	122	357,246	West Virginia.
		150	300	272	65	302,882	North Carolina.
		5	98	455	71	268,737	South Carolina.
		67	618	1,046	701	856,165	Georgia.
			357	1,682	327	1,001,866	Florida.
		672	268	863	303	630,104	Alabama.
			4	188	32	165,864	Mississippi.
		2,702	265	1,817	939	841,590	Louisiana.
		120	350	5,491	1,060	3,372,451	Texas.
		30	137	238	136	282,460	Arkansas.
25			208	977	297	597,488	Kentucky.
		162	534	1,641	257	977,204	Tennessee.
575		3,963	3,672	16,238	4,928	10,500,887	Total Southern States.
		215	566	3,927	1,230	2,571,927	Ohio.
			287	1,524	385	1,198,119	Indiana.
		3,443	2,222	19,321	7,729	7,095,903	Illinois.
		109	1,171	4,320	946	2,391,676	Michigan.
		36	392	1,615	240	1,179,645	Wisconsin.
		207	1,667	3,936	839	1,602,084	Minnesota.
		17	174	494	57	603,879	Iowa.
		733	308	2,128	858	1,327,992	Missouri.
		4,760	6,787	37,265	12,284	17,971,225	Total Middle Western States.
		5	30	254	10	140,386	North Dakota.
	36		31	341	25	144,060	South Dakota.
			95	811	141	716,102	Nebraska.
			147	757	191	652,009	Kansas.
			23	212	9	173,363	Montana.
			40	47	42	97,632	Wyoming.
200			65	893	39	588,931	Colorado.
		22	3	1	9	127,686	New Mexico.
		304	164	1,425	330	905,637	Oklahoma.
200	36	331	598	4,741	796	3,545,806	Total Western States.
		88	412	3,103	602	1,445,613	Washington.
		16	154	2,074	1,067	920,233	Oregon.
		4,120	4,320	19,758	5,479	6,965,753	California.
			13	285	111	211,651	Idaho.
			31	349	68	186,301	Utah.
			29	253	720	93,557	Nevada.
			232	395	58	190,428	Arizona.
		4,224	5,191	26,217	8,105	10,013,536	Total Pacific States.
6,205	60	37,863	23,862	147,306	241,435	66,041,980	Total United States (exclusive of possessions).
					2	26,859	Alaska (nonmember banks).
			5	256	76	217,034	The Territory of Hawaii (nonmember bank).
		6		4	3	4,463	Virgin Islands of the United States (nonmember bank).
		6	5	260	81	248,356	Total possessions (nonmember banks).
6,205	60	37,869	23,867	147,566	241,516	66,290,336	Total United States and possessions.
		14,408	2,175	33,189	191,279	10,259,361	New York City (central Reserve city).
		2,886	1,462	17,395	6,562	4,954,419	Chicago (central Reserve city).
		19,065	13,226	73,759	33,094	28,497,986	Other reserve cities.
6,205	60	1,504	6,999	22,963	10,500	22,330,214	Country banks (member banks).
		6	5	260	81	248,356	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

		30	94	251	20	148,648	Connecticut, District No. 2.
300		28	491	1,383	427	1,264,234	New Jersey, District No. 2.
			2	46	115	168,245	Kentucky, District No. 4.
		71	404	4,341	776	1,672,582	Pennsylvania, District No. 4.
				77	22	31,755	West Virginia, District No. 4.
		2,702	227	1,539	384	690,511	Louisiana, District No. 6.
			4	182	32	139,128	Mississippi, District No. 6.
			277	512	138	611,056	Tennessee, District No. 6.
			203	1,465	237	1,005,964	Indiana, District No. 7.
		3,256	2,169	18,870	7,641	6,691,963	Illinois, District No. 7.
		109	1,158	4,267	906	2,312,372	Michigan, District No. 7.
		36	358	1,500	236	1,079,951	Wisconsin, District No. 7.
			162	505	178	604,357	Missouri, District No. 10.
		22			7	77,920	New Mexico, District No. 10.
		304	164	1,425	314	893,380	Oklahoma, District No. 10.
			232	385	12	184,733	Arizona, District No. 12.

Condition of National Banks, by States, June 30, 1944—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine	7,717	7,232	3,195	859	19,003	225,040	245	285	7,187	7,717
New Hampshire	5,751	6,267	3,039	689	15,746	158,167	245		5,506	5,751
Vermont	4,578	3,370	1,928	756	10,632	99,207	115	140	4,323	4,578
Massachusetts	72,845	99,946	30,725	15,549	219,065	3,139,708	3,041	400	69,404	72,845
Rhode Island	6,904	7,617	2,616	194	17,331	254,009	201		6,703	6,904
Connecticut	21,002	17,280	6,206	2,891	47,379	781,922	2,239	127	18,636	21,002
Total New England States	118,797	141,712	47,709	20,938	329,156	4,658,053	6,086	952	111,759	118,797
New York	281,912	419,000	120,563	24,076	845,551	12,813,722	8,879	1,830	271,672	282,381
New Jersey	54,256	39,306	17,533	11,693	122,788	1,798,214	12,505	2,091	39,674	54,270
Pennsylvania	157,504	219,778	67,066	24,553	468,901	5,307,850	6,311	489	150,704	157,504
Delaware	1,479	2,237	593	194	4,503	31,954	28		1,451	1,479
Maryland	13,277	15,031	5,460	3,337	37,105	742,132	1,826	50	11,401	13,277
District of Columbia	7,800	9,265	5,782	649	23,496	490,101			7,800	7,800
Total Eastern States	516,228	704,617	216,997	64,502	1,502,344	21,183,973	29,549	4,460	482,702	516,711
Virginia	24,602	22,314	9,682	3,937	60,535	907,365	396		24,206	24,602
West Virginia	11,478	10,683	3,916	1,204	27,281	384,527	245	60	11,173	11,478
North Carolina	6,800	7,483	2,197	1,057	17,537	320,419	117	10	6,673	6,800
South Carolina	5,700	4,479	1,949	1,297	13,425	282,162	860		4,840	5,700
Georgia	17,123	14,524	4,522	3,466	39,635	895,800	594		16,529	17,123
Florida	19,605	19,363	5,348	2,706	47,022	1,048,888	150		19,455	19,605
Alabama	16,902	14,195	5,749	2,677	39,523	669,627	2,175		14,727	16,902
Mississippi	3,930	3,794	643	432	8,799	174,663	820	50	3,060	3,930
Louisiana	16,736	16,169	6,690	2,731	42,326	883,916	2,502		14,234	16,736
Texas	78,319	66,587	31,614	11,620	188,140	3,560,591	5,462	6	72,851	78,319
Arkansas	6,483	6,190	3,465	890	17,028	299,488	364	155	5,964	6,483
Kentucky	12,916	15,944	5,011	1,442	35,313	632,801	1,041		11,875	12,916
Tennessee	22,678	20,614	7,819	3,085	54,196	1,031,400	4,106		18,572	22,678
Total Southern States	243,272	222,339	88,605	36,544	590,760	11,091,647	18,832	281	224,159	243,272
Ohio	72,786	58,310	22,792	12,898	166,786	2,738,713	9,082	130	63,574	72,786
Indiana	26,113	26,323	11,025	3,675	67,136	1,265,255	2,032	440	23,641	26,113
Illinois	165,476	160,557	36,613	36,121	398,767	7,494,670	2,438	123	162,915	165,476
Michigan	38,463	30,174	17,710	8,587	94,934	2,486,610	11,571	95	26,797	38,463
Wisconsin	26,444	21,106	11,550	6,967	66,067	1,245,712	715	35	25,694	26,444
Minnesota	36,471	37,657	13,202	7,858	95,188	1,697,272	1,642	30	34,799	36,471
Iowa	12,725	11,671	4,983	2,284	31,663	635,542	462	53	12,210	12,725
Missouri	28,159	22,267	14,990	2,950	68,366	1,396,358	1,487		26,672	28,159
Total Middle Western States	406,637	368,065	132,865	81,340	988,907	18,960,132	29,429	906	376,302	406,637
North Dakota	3,211	2,610	1,277	480	7,578	147,964	67		3,144	3,211
South Dakota	3,653	2,739	1,395	631	8,418	152,478	263	5	3,385	3,653
Nebraska	14,935	12,357	5,463	3,677	36,432	752,534	272		14,663	14,935
Kansas	14,915	11,656	6,315	1,915	34,801	686,810	447	109	14,359	14,915
Montana	4,469	3,003	2,070	309	9,851	183,214	103		4,366	4,469
Wyoming	2,516	2,412	1,597	367	6,892	104,524	118	100	2,298	2,516
Colorado	11,335	11,215	8,374	3,174	34,098	623,029	277		11,058	11,335
New Mexico	2,175	2,121	345	903	5,544	133,230	229		1,946	2,175
Oklahoma	23,823	20,369	13,504	3,828	61,524	967,161	241		23,582	23,823
Total Western States	81,032	68,482	40,340	15,284	205,138	3,750,944	2,017	214	78,801	81,032
Washington	24,553	17,679	10,832	6,809	59,873	1,505,486	780	12	23,761	24,553
Oregon	11,940	15,532	7,000	3,123	37,595	957,828	22	10	11,908	11,940
California	134,299	140,839	54,014	26,978	356,130	7,321,883	17,567		116,732	134,299
Idaho	4,260	3,151	1,370	961	9,742	221,393	255		4,005	4,260
Utah	3,975	3,025	1,603	1,078	9,681	195,982	36		3,939	3,975
Nevada	1,360	1,187	1,673	50	4,270	97,827			1,360	1,360
Arizona	3,425	2,722	712	409	7,268	197,696	700		2,725	3,425
Total Pacific States	183,812	184,135	77,204	39,408	484,559	10,498,095	19,360	22	164,430	183,812
Total United States (exclusive of possessions)	1,549,778	1,689,350	603,720	258,016	4,100,864	70,142,844	105,273	6,835	1,438,153	1,550,261
Alaska (nonmember banks)	300	550	185	140	1,175	28,034			300	300
The Territory of Hawaii (nonmember bank)	3,350	2,250	275	2,449	8,324	225,358			3,350	3,350
Virgin Islands of the United States (nonmember bank)	150	22	18	56	246	4,709	112		38	150
Total possessions (nonmember banks)	3,800	2,822	478	2,645	9,745	258,101	112		3,688	3,800
Total United States and possessions	1,553,578	1,692,172	604,198	260,661	4,110,609	70,400,945	105,385	6,835	1,441,841	1,554,061
New York City (central Reserve city)	217,000	366,000	94,596	14,835	692,431	10,951,792			217,000	217,000
Chicago (central Reserve city)	121,100	121,450	18,600	26,160	287,310	5,241,729			121,100	121,100
Other Reserve cities	551,484	625,209	227,191	123,138	1,527,022	30,025,008	49,347	150	501,987	551,484
Country banks (member banks)	660,194	576,691	263,333	93,883	1,594,101	23,924,315	55,926	6,685	598,066	660,677
Possessions (nonmember banks)	3,800	2,822	478	2,645	9,745	258,101	112		3,688	3,800

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	4,445	2,478	981	850	8,754	157,402	1,502		2,943	4,445
New Jersey, District No. 2	38,767	29,831	13,019	7,628	89,245	1,353,479	7,668	1,097	30,002	38,767
Kentucky, District No. 4	5,615	5,627	2,327	516	14,085	182,330	70		5,545	5,615
Pennsylvania, District No. 4	49,679	82,469	21,366	14,142	167,656	1,840,238	1,682	95	47,902	49,679
West Virginia, District No. 4	1,640	1,540	750	250	4,180	35,935	30		1,610	1,640
Louisiana, District No. 6	13,826	13,729	5,507	2,503	35,565	726,076	2,502		11,324	13,826
Mississippi, District No. 6	3,103	3,159	509	401	7,172	146,300	788	50	2,265	3,103
Tennessee, District No. 6	15,811	10,783	3,689	2,506	32,789	643,845	4,106		11,705	15,811
Indiana, District No. 7	21,155	23,062	9,079	3,002	56,298	1,062,262	1,344	290	19,521	21,155
Illinois, District No. 7	155,326	151,673	32,304	34,426	373,729	7,065,692	1,807	75	153,444	155,326
Michigan, District No. 7	35,750	28,195	16,425	8,257	88,627	2,400,999	11,374	85	24,291	35,750
Wisconsin, District No. 7	23,404	19,088	10,717	6,449	59,658	1,139,609	471		22,933	23,404
Missouri, District No. 10	9,815	9,275	6,259	1,265	26,614	630,971	961		8,854	9,815
New Mexico, District No. 10	1,320	1,250	145	619	3,334	81,254	198		1,122	1,320
Oklahoma, District No. 10	23,370	20,061	13,352	3,774	60,557	953,937	223		23,147	23,370
Arizona, District No. 12	3,325	2,597	680	409	7,011	191,744	700		2,625	3,325

Loans and Discounts of National Banks, by States, June 30, 1944

[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans secured by agricultural commodities, covered directly or indirectly by purchase agreements of Commodity Credit Corporation	Other agricultural loans	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans: Secured by farm land (including improvements)	Real-estate loans: Secured by residential properties (other than farm)	Real-estate loans: Secured by other properties	Loans to banks	All other loans	Overdrafts	Total
Maine	7,480	316	959	50	806	477	5,366	1,722	75	6,159	2	23,412
New Hampshire	11,822		756	217	1,419	574	4,979	1,056	25	5,629	5	26,482
Vermont	4,605		2,916	3	933	1,837	8,884	1,112		5,306	4	25,600
Massachusetts	310,285	61,060	1,361	51,583	15,879	602	29,295	20,802	2,155	113,754	479	607,255
Rhode Island	16,829		19	268	527	104	3,317	658		10,198	3	31,923
Connecticut	29,131		1,048	204	5,721	540	19,997	3,610	60	17,732	13	78,056
Total New England States	380,152	61,376	7,059	52,325	25,285	4,134	71,838	28,960	2,315	158,778	506	792,728
New York	1,049,562	45,870	16,531	593,988	301,604	6,615	80,898	26,796	20,606	233,332	437	2,376,239
New Jersey	50,711	16	3,533	2,140	26,649	3,014	90,794	13,180		49,645	25	239,707
Pennsylvania	288,667	1,166	10,394	11,279	35,499	16,212	151,096	43,082	4,176	116,685	32	678,288
Delaware	1,908		415	40	238	777	1,464	281		952		6,075
Maryland	20,992	157	1,278	2,081	53,138	3,287	11,524	2,742	1,767	9,715	17	106,698
District of Columbia	19,543	257		526	4,804	24	14,708	5,030		11,692	23	56,607
Total Eastern States	1,431,383	47,466	32,151	610,054	421,932	29,929	350,484	91,111	26,549	422,021	534	3,463,614
Virginia	38,472	1,349	9,012	1,947	21,413	6,440	31,098	8,764	51	39,238	48	157,832
West Virginia	10,417	5	779		6,097	1,607	14,274	5,179		17,184	13	55,555
North Carolina	19,089	1,992	3,168	1,245	6,487	864	2,707	1,117	50	13,790	10	50,519
South Carolina	15,327	6,590	3,043	694	2,224	538	2,397	1,972	353	9,288	19	42,445
Georgia	66,155	11,017	4,260	1,586	163,160	1,388	4,939	2,300	1,139	30,736	100	226,780
Florida	66,343	667	1,584	2,700	35,540	632	7,103	5,164	51	31,498	16	151,298
Alabama	31,401	11,873	7,760	638	21,257	1,597	6,923	7,719		19,457	66	108,691
Mississippi	3,665	1,067	1,723	352	2,914	1,030	1,817	1,047	5	3,971	27	17,618
Louisiana	57,499	4,946	2,078	1,456	17,438	1,263	5,941	3,554		21,933	214	116,322
Texas	231,401	124,260	73,566	3,614	95,181	8,958	16,884	12,686	273	79,499	1,168	647,490
Arkansas	7,586	6,747	5,713	413	5,130	1,450	1,974	1,402	25	11,883	92	42,415
Kentucky	28,644	556	6,677	1,780	34,838	4,912	9,909	2,408	215	27,249	78	117,266
Tennessee	68,116	9,955	7,232	4,285	26,180	3,334	7,351	4,659	639	34,312	210	166,273
Total Southern States	644,115	181,024	126,595	20,710	377,859	34,013	113,317	57,971	2,801	340,038	2,061	1,900,504
Ohio	151,396	1,018	9,460	51,707	71,376	14,821	84,374	12,610	65	106,449	149	503,425
Indiana	49,637	637	5,748	241	15,732	5,600	39,805	5,300		18,003	32	140,735
Illinois	680,442	10,895	21,034	83,340	131,100	10,720	77,815	14,064	25	127,652	633	1,157,720
Michigan	130,954	208	2,550	9,986	35,256	2,306	65,958	11,500		31,084	157	289,959
Wisconsin	59,645	293	3,473	4,209	4,959	2,667	24,107	4,867	8	14,317	41	118,586
Minnesota	101,963	611	13,468	9,788	23,762	4,698	34,437	2,687	8	53,022	100	244,544
Iowa	23,216	1,782	13,365	329	11,603	5,675	10,709	2,417		9,971	67	79,134
Missouri	102,496	2,411	21,406	3,792	25,771	3,057	32,131	4,627	30	45,235	68	241,024
Total Middle Western States	1,299,749	17,855	90,504	163,392	319,559	49,544	369,336	58,072	136	405,733	1,247	2,775,127
North Dakota	2,991	870	4,334		525	383	2,352	328		3,016	29	14,828
South Dakota	3,370	1,083	9,097		678	835	2,982	944		2,570	41	21,600
Nebraska	21,671	1,511	23,298	217	12,254	2,877	4,801	1,759	2	14,516	77	82,983
Kansas	26,035	928	27,782	1,286	4,341	4,065	3,885	864	52	13,142	89	82,469
Montana	3,835	1,345	6,105		207	431	1,041	271		1,607	21	14,863
Wyoming	2,204	543	7,945		401	529	2,018	647		1,169	22	15,478
Colorado	22,145	2,056	19,604	684	1,851	1,659	8,379	2,240		10,967	106	69,691
New Mexico	4,995	2,992	7,057		673	591	3,646	640		1,723	42	22,359
Oklahoma	59,208	12,765	23,745	63	11,910	3,157	12,963	1,488	1	19,234	107	144,641
Total Western States	146,454	24,093	128,967	2,250	32,840	14,527	42,067	9,181	55	67,944	534	468,912
Washington	99,927	1,348	11,602	1,207	35,381	4,266	33,664	6,601		23,076	373	207,445
Oregon	40,399	3,754	7,856	2,902	60,775	714	6,959	2,254		19,011	282	144,906
California	425,391	23,462	60,214	47,371	43,957	45,188	512,148	69,321		123,300	1,576	1,351,928
Idaho	5,526	191	7,591	8	1,231	700	8,016	1,474		2,571	35	27,343
Utah	7,147	1,604	3,739	227	2,380	667	8,955	1,734		3,538	78	30,069
Nevada	2,044		2,132		290	339	4,146	2,348		2,183	32	13,514
Arizona	9,932	6,971	7,054		495	254	7,998	129		4,295	44	37,172
Total Pacific States	590,366	37,330	100,188	51,715	144,509	52,128	571,886	83,861		177,974	2,420	1,812,377
Total United States (exclusive of possessions)	4,492,219	369,144	485,464	900,446	1,321,984	184,275	1,518,928	329,156	31,856	1,572,488	7,302	11,213,262
Alaska (nonmember banks)	705				19		559	91		159	15	1,548
The Territory of Hawaii (nonmember bank)	3,940		592			291	4,401	746		4,229	16	14,215
Virgin Islands of the United States (nonmember bank)	283		3			45	176	102		46		655
Total possessions (nonmember banks)	4,928		595		19	336	5,136	939		4,434	31	16,418
Total United States and possessions	4,497,147	369,144	486,059	900,446	1,322,003	184,611	1,524,064	330,095	31,856	1,576,922	7,333	11,229,680
New York City (central Reserve city)	988,719	45,622	31	593,304	290,629	1	3,498	7,313	20,580	147,254	369	2,097,320
Chicago (central Reserve city)	603,280	9,475	931	82,426	111,007	527	13,673	6,206		79,418	472	907,415
Other Reserve cities	2,132,846	149,281	110,967	211,835	679,127	48,522	747,896	145,145	9,960	687,541	4,044	4,927,164
Country banks (member banks)	767,374	164,766	373,535	12,881	241,221	135,225	753,861	170,492	1,316	658,275	2,417	3,281,363
Possessions (nonmember banks)	4,928		595		19	336	5,136	939		4,434	31	16,418

States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	4,739		19	105	902	147	8,358	570	60	4,014	3	18,917
New Jersey, District No. 2	38,389	4	1,933	944	22,679	1,860	73,468	9,086		38,678	21	187,062
Kentucky, District No. 4	5,018		3,052	107	4,783	2,837	4,762	1,434	65	6,692	19	28,769
Pennsylvania, District No. 4	72,173	425	1,705	2,819	11,008	2,833	42,282	7,388	4,000	32,897	15	177,545
West Virginia, District No. 4	658		35		908	130	2,676	508		2,803		7,718
Louisiana, District No. 6	48,614	922	1,126	1,456	16,940	1,028	4,822	3,336		16,417	202	94,863
Mississippi, District No. 6	3,032	812	1,239	257	2,826	817	1,576	932	5	3,112	14	14,622
Tennessee, District No. 6	27,337	2,377	3,859	3,650	15,244	2,339	5,021	1,668	139	23,534	210	85,378
Indiana, District No. 7	43,026	618	4,646	241	13,667	4,314	32,208	4,317		13,849	28	116,914
Illinois, District No. 7	661,996	10,739	14,635	82,825	120,268	7,489	69,537	12,102		120,165	608	1,100,364
Michigan, District No. 7	129,365	207	2,413	9,963	34,314	2,229	62,634	10,836		29,008	152	281,121
Wisconsin, District No. 7	56,756	263	1,950	4,209	4,217	2,002	19,588	4,059	3	11,490	23	104,560
Missouri, District No. 10	36,069	2,041	16,699	2,153	11,327	1,379	5,818	1,165	30	19,417	27	96,125
New Mexico, District No. 10	3,504		2,989		636	270	3,330	526		1,006	37	12,298
Oklahoma, District No. 10	58,942	12,033	22,706	63	11,907	3,090	12,790	1,453	1	18,853	96	141,934
Arizona, District No. 12	9,563	6,939	6,329		495	249	7,992	129		4,246	43	35,985

U. S. Government Obligations Held by National Banks, by States, June 30, 1944

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed										Total
	Direct obligations									Obligations guaranteed by U. S. Government	
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	United States savings bonds	Other bonds maturing in 5 years or less	Other bonds maturing in 5 to 10 years	Bonds maturing in 10 to 20 years	Bonds maturing after 20 years	Total		
Maine	2,029	26,519	21,816	2,401	5,049	54,055	20,609	6,660	139,138	2,233	141,371
New Hampshire	3,289	20,735	12,778	1,170	4,132	25,592	8,702	8,420	84,818	462	85,280
Vermont	725	4,812	5,150	1,491	2,423	18,333	5,388	4,276	42,598	158	42,756
Massachusetts	201,448	473,146	267,150	7,197	129,222	449,121	184,864	97,880	1,810,028	8,449	1,818,477
Rhode Island	9,192	44,914	44,097	299	9,462	45,227	9,947	2,432	165,570	1,315	166,885
Connecticut	68,989	118,097	78,544	2,684	24,251	125,430	46,353	7,273	471,621	2,559	474,180
Total New England States	285,672	688,223	429,535	15,242	174,539	717,758	275,863	126,941	2,713,773	15,176	2,728,949
New York	458,755	1,960,775	1,365,724	21,375	859,744	2,020,979	444,213	79,572	7,211,137	166,720	7,377,857
New Jersey	26,064	158,407	177,434	14,256	45,967	444,991	120,006	66,280	1,053,405	10,007	1,063,412
Pennsylvania	176,838	463,421	480,596	37,530	215,110	1,007,938	418,267	166,207	2,965,907	34,186	3,000,093
Delaware	395	1,163	2,258	460	751	8,337	1,400	1,216	15,980	104	16,084
Maryland	23,882	46,974	42,267	3,689	16,091	271,396	16,707	8,451	429,457	2,472	431,929
District of Columbia	33,120	42,482	87,800	749	16,499	76,654	26,756	3,863	287,923	1,421	289,344
Total Eastern States	719,054	2,673,222	2,156,079	78,059	1,154,162	3,830,295	1,027,349	325,589	11,963,809	214,910	12,178,719
Virginia	20,373	124,136	90,538	5,452	48,810	118,380	45,176	12,517	465,382	6,765	472,147
West Virginia	5,887	38,621	36,751	4,045	15,216	61,659	17,011	5,443	184,633	6,497	191,130
North Carolina	4,632	33,719	30,133	2,049	15,481	47,331	13,511	4,072	150,928	2,512	153,440
South Carolina	5,895	38,708	25,392	1,490	9,599	25,319	29,172	534	136,109	507	136,616
Georgia	18,264	96,882	108,542	2,012	62,370	80,817	16,535	4,516	389,938	2,536	392,474
Florida	12,395	105,589	138,277	3,038	38,210	172,230	34,178	8,098	512,015	4,605	516,620
Alabama	21,084	88,527	52,259	3,290	37,648	74,495	28,750	2,828	308,881	7,489	316,370
Mississippi	2,158	21,235	15,564	1,190	5,029	26,236	5,645	1,073	78,130	614	78,744
Louisiana	31,891	114,768	90,603	1,878	37,922	139,042	21,339	9,702	447,145	8,992	456,137
Texas	136,733	393,078	324,335	10,186	87,011	444,419	123,152	34,146	1,553,060	44,463	1,597,523
Arkansas	11,020	42,038	24,153	2,146	7,907	32,477	12,814	3,884	136,439	4,744	141,183
Kentucky	15,172	91,370	70,574	3,942	28,684	78,979	21,820	9,936	320,477	1,140	321,617
Tennessee	23,708	111,932	109,747	3,236	38,934	132,865	46,200	14,030	480,652	9,291	489,943
Total Southern States	309,212	1,300,603	1,116,868	43,954	432,821	1,434,249	415,303	110,779	5,163,789	100,155	5,263,944
Ohio	120,773	346,932	259,578	12,689	142,982	374,362	91,234	36,674	1,385,224	20,579	1,405,803
Indiana	22,591	134,171	135,940	7,855	54,845	212,338	85,792	15,615	669,147	19,814	688,961
Illinois	378,795	1,016,430	691,065	29,158	369,930	1,036,783	546,414	171,748	4,240,323	41,424	4,281,747
Michigan	145,047	468,520	244,643	7,775	146,139	390,934	121,926	8,659	1,533,643	22,083	1,555,726
Wisconsin	52,475	177,400	136,089	9,941	43,812	244,666	66,994	37,307	768,684	18,784	787,468
Minnesota	49,631	269,603	163,332	15,794	110,797	285,003	60,814	11,164	966,138	11,287	977,425
Iowa	7,578	72,870	74,635	9,070	35,411	90,414	18,065	3,163	311,206	8,797	320,003
Missouri	73,434	176,994	128,020	4,322	42,982	189,558	78,807	9,937	704,054	8,626	712,680
Total Middle Western States	850,324	2,662,920	1,833,302	96,604	946,898	2,824,058	1,070,046	294,267	10,578,419	151,394	10,729,813
North Dakota	5,074	19,232	24,609	2,919	8,504	26,369	3,421	402	90,530	549	91,079
South Dakota	1,689	17,020	19,162	2,385	11,407	27,766	3,583	424	83,436	2,250	85,686
Nebraska	11,224	70,915	78,071	5,714	44,929	140,301	29,922	7,549	388,625	5,126	393,751
Kansas	19,752	85,194	66,439	7,468	65,083	64,843	20,577	7,362	336,718	12,370	349,088
Montana	5,840	28,879	21,890	2,665	10,471	32,035	4,077	447	106,304	998	107,302
Wyoming	6,386	10,043	9,921	1,333	4,303	10,803	4,540	481	47,810	775	48,585
Colorado	45,735	89,850	77,364	3,509	19,473	66,264	13,401	8,176	323,772	4,641	328,413
New Mexico	2,136	15,538	17,793	961	5,892	15,477	3,459	993	62,249	1,008	63,257
Oklahoma	39,548	116,598	67,204	6,582	21,212	100,515	49,124	7,221	408,004	5,658	413,662
Total Western States	137,384	453,269	382,453	33,536	191,274	484,373	132,104	33,055	1,847,448	33,375	1,880,823
Washington	93,935	158,691	142,194	2,712	59,023	288,215	122,078	20,545	887,393	3,857	891,250
Oregon	16,721	70,598	113,055	1,306	52,470	193,651	74,059	25,837	547,697	2,842	550,539
California	422,493	1,038,604	548,049	4,242	202,491	1,220,008	350,041	130,656	3,916,584	97,241	4,013,825
Idaho	7,516	21,540	13,749	672	10,014	49,212	16,082	11,086	129,871	3,521	133,392
Utah	6,735	22,724	11,455	670	9,815	18,802	17,717	12,504	100,422	3,694	104,116
Nevada	50	14,050	12,766	310	3,766	18,297	6,618	600	56,457	591	57,048
Arizona	----------	25,489	23,115	136	8,027	16,262	20,251	11,724	105,004	2,131	107,135
Total Pacific States	547,450	1,351,696	864,383	10,048	345,606	1,804,447	606,846	212,952	5,743,428	113,877	5,857,305
Total United States (exclusive of possessions)	2,849,096	9,129,933	6,782,620	277,443	3,245,300	11,095,180	3,527,511	1,103,583	38,010,666	628,887	38,639,553
Alaska (nonmember banks)	999	1,019	351	185	429	2,436	6,686	121	12,226	----------	12,226
The Territory of Hawaii (nonmember bank)	12,988	15,680	26,969	15	7,915	49,660	16,176	1,350	130,753	5,613	136,366
Virgin Islands of the United States (nonmember bank)	----------	1,461	304	108	----------	297	76	474	2,720	4	2,724
Total possessions (nonmember banks)	13,987	18,160	27,624	308	8,344	52,393	22,938	1,945	145,699	5,617	151,316
Total United States and possessions	2,863,083	9,148,093	6,810,244	277,751	3,253,644	11,147,573	3,550,449	1,105,528	38,156,365	634,504	38,790,869
New York City (central Reserve city)	428,784	1,825,365	1,211,714	315	795,307	1,603,143	296,558	----------	6,161,186	152,334	6,313,520
Chicago (central Reserve city)	310,350	759,505	470,333	1,409	275,960	630,649	448,590	146,008	3,042,804	16,789	3,059,593
Other Reserve cities	1,473,735	4,197,041	2,755,113	20,509	1,248,804	4,692,213	1,462,923	419,553	16,269,891	298,756	16,568,647
Country banks (member banks)	636,227	2,348,022	2,345,460	255,210	925,229	4,169,175	1,319,440	538,022	12,536,785	161,008	12,697,793
Possessions (nonmember banks)	13,987	18,160	27,624	308	8,344	52,393	22,938	1,945	145,699	5,617	151,316

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	9,283	28,348	21,115	644	8,407	20,783	10,696	1,634	100,910	1,475	102,385
New Jersey, District No. 2	17,472	130,199	129,773	9,810	31,258	347,891	95,490	57,486	819,379	8,365	827,744
Kentucky, District No. 4	1,890	19,429	16,499	2,691	6,804	26,707	8,089	7,710	89,819	727	90,546
Pennsylvania, District No. 4	74,641	165,289	216,443	13,430	120,059	359,756	92,477	27,614	1,069,709	15,654	1,085,363
West Virginia, District No. 4	700	2,303	1,664	606	1,117	5,493	2,165	1,055	15,103	550	15,653
Louisiana, District No. 6	30,792	80,086	76,309	1,517	32,295	131,270	14,488	9,617	376,374	8,446	384,820
Mississippi, District No. 6	1,258	17,799	11,289	944	4,369	23,223	5,311	1,073	65,266	603	65,869
Tennessee, District No. 6	14,916	71,166	67,114	2,634	23,563	92,192	33,010	8,089	312,684	2,201	314,885
Indiana, District No. 7	15,094	108,780	116,167	6,265	45,681	183,468	74,884	13,946	564,285	18,296	582,581
Illinois, District No. 7	372,252	991,700	661,659	21,310	350,276	946,408	521,993	161,454	4,027,052	39,205	4,066,257
Michigan, District No. 7	143,648	462,257	234,857	5,104	141,015	374,722	117,325	6,930	1,485,858	21,486	1,507,344
Wisconsin, District No. 7	51,395	169,293	122,424	7,331	36,943	225,328	63,138	35,708	711,560	18,443	730,003
Missouri, District No. 10	34,881	76,517	69,742	1,764	24,505	69,248	17,823	3,739	298,219	4,504	302,723
New Mexico, District No. 10	1,186	11,434	11,012	504	4,579	11,565	2,246	280	42,806	999	43,805
Oklahoma, District No. 10	39,548	115,980	66,523	6,481	21,060	99,273	48,936	6,663	404,464	5,643	410,107
Arizona, District No. 12	----------	25,389	22,525	106	7,217	15,173	20,234	11,557	102,201	2,131	104,332

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, June 30, 1944

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)[1]	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine	3,398	14,580	111	55	4,993	22,234	45,371
New Hampshire	3,530	11,006	3	6	3,685	16,064	34,294
Vermont	1,695	7,734	30	17	1,695	8,791	19,962
Massachusetts	102,761	87,723	1,055	323	43,844	348,237	583,943
Rhode Island	3,880	13,613	70	44	4,908	22,680	45,195
Connecticut	28,142	72,141	391	124	12,415	63,728	176,941
Total New England States	143,406	206,797	1,660	569	71,540	481,734	905,706
New York	579,517	112,650	1,786	5,111	54,329	1,509,404	2,262,797
New Jersey	32,650	116,122	452	5	25,589	170,319	345,137
Pennsylvania	155,668	293,899	1,199	853	72,745	624,189	1,148,553
Delaware	565	2,091			773	2,814	6,243
Maryland	22,668	59,386	5	5	9,441	86,200	177,705
District of Columbia	13,987	33,502	13	58	9,205	68,731	125,496
Total Eastern States	805,055	617,650	3,455	6,032	172,082	2,461,657	4,065,931
Virginia	35,102	76,129	379		19,110	97,307	228,027
West Virginia	9,109	58,972	40		8,903	38,173	115,197
North Carolina	9,504	47,170	20		6,353	34,125	97,172
South Carolina	6,979	44,606	281		6,674	29,555	88,095
Georgia	53,809	59,195	427		10,184	106,980	230,595
Florida	24,673	156,789	232	33	17,894	125,559	325,180
Alabama	14,014	79,956	540	223	13,687	72,121	180,541
Mississippi	1,696	34,818	10		3,563	21,941	62,028
Louisiana	37,151	83,536	511	13	11,651	119,669	252,531
Texas	129,831	519,174	2,138	536	50,617	472,259	1,174,555
Arkansas	5,348	44,786	85		5,263	37,822	93,304
Kentucky	23,042	58,264	315		9,475	70,670	161,766
Tennessee	23,492	125,885	1,723	3	15,744	126,577	293,424
Total Southern States	373,750	1,389,280	6,701	808	179,118	1,352,758	3,302,415
Ohio	89,811	175,629	1,576	138	38,427	323,741	629,322
Indiana	34,695	139,388	369	27	23,610	143,717	341,806
Illinois	250,426	387,738	2,060	971	73,262	921,428	1,635,885
Michigan	85,883	129,968	139	302	31,673	269,000	516,965
Wisconsin	39,530	95,594	989	23	13,354	131,474	280,964
Minnesota	61,101	134,912	236	353	14,856	180,837	392,295
Iowa	13,543	76,804	7		8,543	77,854	176,751
Missouri	63,574	131,799	1,084	47	12,312	168,520	377,336
Total Middle Western States	638,563	1,271,832	6,460	1,861	216,037	2,216,571	4,351,324
North Dakota	2,351	15,979	5	12	1,873	16,333	36,553
South Dakota	2,561	15,349	2		2,261	17,033	37,206
Nebraska	27,735	85,743			6,737	108,825	229,040
Kansas	9,384	118,062	352		8,143	87,518	223,459
Montana	3,233	22,888	202	69	2,730	24,217	53,339
Wyoming	1,640	20,566	156		2,191	11,390	35,943
Colorado	24,983	84,799	3,720	11	8,094	80,085	201,692
New Mexico	886	22,367	152		2,720	15,483	41,608
Oklahoma	23,054	179,617	1,523		11,176	125,181	340,551
Total Western States	95,827	565,370	6,112	92	45,925	486,065	1,199,391
Washington	67,991	72,226	2,125	165	22,424	174,995	339,926
Oregon	41,188	33,352	1,115	27	13,917	109,390	198,989
California	322,563	184,922	3,424	1,578	69,181	875,671	1,457,339
Idaho	4,943	21,041	1,046		4,214	23,383	54,627
Utah	8,623	10,475		1	2,174	30,239	51,512
Nevada	2,547	6,991	135		1,794	10,325	21,792
Arizona	4,997	19,018	15	200	4,380	20,795	49,405
Total Pacific States	452,852	348,025	7,860	1,971	118,084	1,244,798	2,173,590
Total United States (exclusive of possessions)	2,509,453	4,398,954	32,248	11,333	802,786	8,243,583	15,998,357
Alaska (nonmember banks)	394	248	106	48	2,928	[2] 9,868	13,592
The Territory of Hawaii (nonmember bank)	5,389	2,929	3	17	14,498	[2] 23,750	46,586
Virgin Islands of the United States (nonmember bank)		299			358	[2] 542	1,199
Total possessions (nonmember banks)	5,783	3,476	109	65	17,784	[2] 34,160	61,377
Total United States and possessions	2,515,236	4,402,430	32,357	11,398	820,570	8,277,743	16,059,734
New York City (central Reserve city)	547,802	11,640	1,600	5,009	25,223	1,299,196	1,890,470
Chicago (central Reserve city)	189,200	140,097	1,396	966	33,441	665,671	1,030,771
Other Reserve cities	1,399,015	1,439,091	14,391	3,836	293,364	3,804,957	6,954,654
Country banks (member banks)	373,436	2,808,126	14,861	1,522	450,758	2,473,759	6,122,462
Possessions (nonmember banks)	5,783	3,476	109	65	17,784	[2] 34,160	61,377

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	4,694	7,995		110	3,030	14,382	30,211
New Jersey, District No. 2	27,859	84,563	390	5	16,996	117,218	247,031
Kentucky, District No. 4	847	25,590	315		3,680	21,515	51,947
Pennsylvania, District No. 4	52,883	119,570	723	338	28,663	227,431	429,608
West Virginia, District No. 4	1,609	2,673	30		987	3,373	8,672
Louisiana, District No. 6	31,657	51,526	511	13	9,205	104,912	197,824
Mississippi, District No. 6	1,562	28,999	5		2,918	18,722	52,207
Tennessee, District No. 6	10,450	95,310	1,690		11,190	73,307	191,947
Indiana, District No. 7	28,229	108,431	369	27	18,781	124,716	280,553
Illinois, District No. 7	237,931	334,661	2,053	971	66,822	877,441	1,519,879
Michigan, District No. 7	85,156	121,105	109	302	30,030	260,816	497,518
Wisconsin, District No. 7	38,415	79,424	959	23	11,579	122,117	252,517
Missouri, District No. 10	32,397	86,275	1,084		6,151	81,577	207,484
New Mexico, District No. 10	544	10,058	150		1,612	8,059	20,423
Oklahoma, District No. 10	22,972	176,276	1,508		10,855	123,447	335,058
Arizona, District No. 12	4,947	18,223	15		4,215	20,139	47,539

[1] Excludes reciprocal balances.
[2] Reserve with approved national banking associations.

[In thousands of dollars]

Location	Demand deposits							
	Individuals, partnerships, and corporations	U. S. Government		States and political subdivisions	Banks in United States [1]	Banks in foreign countries	Certified and cashiers' checks, etc.[2]	Total
		War loan and Series E bond accounts	Other accounts					
Maine	91,464	28,062	923	6,442	6,463	13	1,189	134,556
New Hampshire	71,926	24,644	1,214	6,678	5,337		2,484	112,283
Vermont	36,751	4,350	554	1,918	860		971	45,404
Massachusetts	1,454,162	700,435	4,577	101,309	265,832	14,602	22,231	2,563,148
Rhode Island	137,240	65,864	2,548	5,609	6,398	367	1,609	219,635
Connecticut	382,797	160,271	2,111	25,618	16,708		15,670	603,175
Total New England States	2,174,340	983,626	11,927	147,574	301,598	14,982	44,154	3,678,201
New York	5,972,324	2,509,910	30,176	225,180	1,310,288	400,276	266,663	10,714,817
New Jersey	679,451	237,202	8,294	107,451	16,440	22	15,302	1,064,162
Pennsylvania	2,357,990	657,311	5,393	96,640	495,653	6,333	32,263	3,651,583
Delaware	15,456	1,255	346	347	170		189	17,763
Maryland	314,324	160,732	1,668	29,476	72,003	242	2,429	580,874
District of Columbia	289,834	57,357	4,087	53	39,067	1,421	5,025	396,844
Total Eastern States	9,629,379	3,623,767	49,964	459,147	1,933,621	408,294	321,871	16,426,043
Virginia	389,644	131,733	7,944	25,640	75,984		10,682	641,627
West Virginia	181,433	46,655	1,497	18,903	23,692		3,207	275,387
North Carolina	167,125	47,418	839	18,505	16,667		4,193	254,747
South Carolina	161,563	17,958	12,643	30,172	12,704		2,251	237,291
Georgia	384,664	178,983	7,281	47,992	128,909	26	4,005	751,860
Florida	497,287	160,951	8,828	57,713	152,584	1,261	9,545	888,169
Alabama	320,466	84,991	4,897	49,108	47,856	256	8,510	516,084
Mississippi	71,008	24,872	2,996	14,712	21,690		937	136,215
Louisiana	413,593	85,107	1,985	63,786	149,344	5,272	5,269	724,356
Texas	1,999,301	429,511	21,002	120,996	509,377	3,054	33,359	3,116,600
Arkansas	155,593	27,377	1,985	22,958	37,589		1,266	246,768
Kentucky	293,012	90,563	2,241	15,639	101,875		15,967	519,297
Tennessee	414,623	110,248	7,421	62,246	209,330		6,903	810,771
Total Southern States	5,449,312	1,436,367	81,559	548,370	1,487,601	9,869	106,094	9,119,172
Ohio	1,235,958	433,734	4,973	102,006	186,922	2,492	24,709	1,990,794
Indiana	589,159	157,420	7,160	104,638	96,235	93	12,642	967,347
Illinois	3,592,929	1,083,186	5,495	291,072	1,059,762	14,157	54,257	6,100,858
Michigan	1,225,775	426,157	4,829	85,381	136,025	2,465	13,927	1,894,559
Wisconsin	483,589	222,225	3,892	63,221	108,195	311	8,937	890,370
Minnesota	641,128	309,820	2,151	90,784	253,864	2,610	13,284	1,313,641
Iowa	256,426	76,316	3,548	57,128	115,228		3,268	511,914
Missouri	583,091	184,721	3,285	37,754	367,573	344	6,643	1,183,411
Total Middle Western States	8,608,055	2,893,579	35,333	831,984	2,323,804	22,472	137,667	14,852,894
North Dakota	80,724	14,101	549	4,662	9,216		1,012	110,264
South Dakota	79,940	14,461	1,705	15,396	7,240		955	119,697
Nebraska	367,671	86,767	1,936	32,415	158,949		4,171	651,909
Kansas	355,395	79,196	6,027	71,276	85,908		4,511	602,313
Montana	97,704	17,757	318	16,257	10,589		1,736	144,361
Wyoming	53,736	7,842	819	8,060	7,334		890	78,681
Colorado	333,658	51,056	3,675	21,993	67,089	53	5,184	482,708
New Mexico	74,014	10,227	1,244	16,958	6,653		1,443	110,539
Oklahoma	502,917	111,861,	4,303	71,710	140,228		8,887	839,906
Total Western States	1,945,759	393,268	20,576	258,727	493,206	53	28,789	3,140,378
Washington	766,249	204,167	5,784	87,424	76,131	1,382	11,475	1,152,612
Oregon	462,367	142,801	3,530	47,315	31,983	646	10,567	699,209
California	3,241,421	694,560	28,777	311,100	213,417	12,999	134,281	4,636,555
Idaho	127,047	15,011	1,075	17,883	3,654		1,652	166,322
Utah	97,037	13,638	673	9,157	23,904		789	145,198
Nevada	47,670	5,131	1,500	8,610	764		2,310	65,985
Arizona	120,411	16,531	1,535	15,875	1,781	444	2,566	159,143
Total Pacific States	4,862,202	1,091,839	42,874	497,364	351,634	15,471	163,640	7,025,024
Total United States (exclusive of possessions)	32,669,047	10,422,446	242,233	2,743,166	6,891,464	471,141	802,215	54,241,712
Alaska (nonmember banks)	15,421	556	4,820	655	125		356	21,933
The Territory of Hawaii (nonmember bank)	59,646	14,962	53,228	11,648	1,270		1,514	142,268
Virgin Islands of the United States (nonmember bank)	1,470	3	253	1,027	5		5	2,763
Total possessions (nonmember banks)	76,537	15,521	58,301	13,330	1,400		1,875	166,964
Total United States and possessions	32,745,584	10,437,967	300,534	2,756,496	6,892,864	471,141	804,090	54,408,676
New York City (central Reserve city)	5,321,737	2,295,564	25,181	91,152	1,299,164	400,205	248,112	9,681,112
Chicago (central Reserve city)	2,428,999	869,053	1,682	212,702	948,497	14,143	32,209	4,507,285
Other Reserve cities	13,578,206	4,630,859	85,473	1,204,467	3,883,495	52,508	297,641	23,732,649
Country banks (member banks)	11,340,105	2,626,973	129,897	1,234,845	760,308	4,285	224,253	16,320,666
Possessions (nonmember banks)	76,537	15,521	58,301	13,330	1,400		1,875	166,964

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2	75,735	27,141	522	4,308	3,006		2,618	113,330
New Jersey, District No. 2	498,950	189,372	5,722	59,200	15,497	22	12,666	781,429
Kentucky, District No. 4	100,608	18,420	528	7,317	2,683		2,416	131,972
Pennsylvania, District No. 4	885,421	202,791	2,140	27,294	188,104	433	12,713	1,318,896
West Virginia, District No. 4	14,284	5,396	216	995	1,736		199	22,826
Louisiana, District No. 6	330,549	69,649	1,202	58,907	123,144	5,272	3,053	591,776
Mississippi, District No. 6	53,759	21,588	2,652	12,166	21,206		881	112,252
Tennessee, District No. 6	252,741	75,007	6,296	37,824	123,776		5,411	501,055
Indiana, District No. 7	490,242	136,609	6,661	94,039	79,646	93	8,088	815,378
Illinois, District No. 7	3,417,570	1,049,453	4,236	273,956	978,150	14,157	51,913	5,789,435
Michigan, District No. 7	1,197,084	419,925	4,543	80,096	135,609	2,465	13,522	1,853,214
Wisconsin, District No. 7	443,548	211,121	3,739	57,630	104,601	311	8,355	829,305
Missouri, District No. 10	243,870	64,174	1,567	12,637	233,782	9	3,500	559,539
New Mexico, District No. 10	34,577	8,055	827	13,896	5,767		967	64,089
Oklahoma, District No. 10	494,850	110,927	4,294	69,909	139,864		8,675	828,519
Arizona, District No. 12	116,840	16,524	1,526	15,212	1,781	91	2,429	154,403

1 Excludes reciprocal bank balances.
2 Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
70,822	60	16	152	11		71,061	Maine.
28,861	308	55	316	71		29,611	New Hampshire.
42,400	131	3	287			42,821	Vermont.
319,686	2,173	91	279	65		322,294	Massachusetts.
15,724	132	50		300		16,206	Rhode Island.
127,304	1,543	35	44			128,926	Connecticut.
604,797	4,347	250	1,078	447		610,919	Total New England States.
985,642	5,051		11,754	1,574	2,550	1,006,571	New York.
600,695	3,398		3,414	34		607,541	New Jersey.
1,121,328	1,486	530	38,487	4,878		1,166,709	Pennsylvania.
8,945			6			8,951	Delaware.
115,267	1,601	14,	932	3,341		121,155	Maryland.
68,516		25		75		68,616	District of Columbia.
2,900,393	11,536	569	54,593	9,902	2,550	2,979,543	Total Eastern States.
188,468	8,025	20	4,810	1,036		202,359	Virginia.
80,420	217	69	216	335		81,257	West Virginia.
45,482	1,466		364	36		47,348	North Carolina.
29,027	1,290	7	363	130		30,817	South Carolina.
99,732	1,967	72	31	71		101,873	Georgia.
98,966	4,581	53	6,646	1,085		111,331	Florida.
110,032	1,229	10	318	325		111,914	Alabama.
26,658	2,745	18	4			29,425	Mississippi.
108,012	1,546	57	1,896			111,511	Louisiana.
224,886	5,395	422	17,090	1,037		248,830	Texas.
34,473	420	21	82	155		35,151	Arkansas.
74,325	1,901	17	371	70		76,684	Kentucky.
158,334	727	59	730	3,989		163,839	Tennessee.
1,278,815	31,509	825	32,921	8,269		1,352,339	Total Southern States.
532,796	101	262	39,235	2,801		575,195	Ohio.
223,019	1,534	311	26	3,686		228,576	Indiana.
939,315	1,198	179	21,638			962,330	Illinois.
486,839	927	40	2,286	479		490,571	Michigan.
285,514	358	47	548	525		286,992	Wisconsin.
279,166	372	137	1,561	558		281,794	Minnesota.
89,402	1,752	51	18			91,223	Iowa.
135,445	3,689	132	1,223	65		140,554	Missouri.
2,971,496	9,931	1,159	66,535	8,114		3,057,235	Total Middle Western States.
29,664		11	144	4		29,823	North Dakota.
23,480	25	2	423			23,930	South Dakota.
62,981	105	23	29	8		63,146	Nebraska.
47,100	1,249	37	59	156		48,601	Kansas.
28,626	2	15	110	5		28,758	Montana.
18,023	52	22	499	226		18,822	Wyoming.
101,370	795	5	134	2,722		105,026	Colorado.
16,993	102	11		6		17,112	New Mexico.
58,483	1,290	123	1,236	2,376		63,508	Oklahoma.
386,720	3,620	249	2,634	5,503		398,726	Total Western States.
284,908	3,073	20	105	690		288,796	Washington.
211,488	1,443	14	4,618	150		217,713	Oregon.
2,200,195	12,243	376	78,973	2,234	1,500	2,295,521	California.
43,191	1,612	12		105		44,920	Idaho.
38,790	1,795	20		50		40,655	Utah.
26,439	104		27			26,570	Nevada.
30,472		26	87	15		30,600	Arizona.
2,835,483	20,270	468	83,810	3,244	1,500	2,944,775	Total Pacific States.
10,977,704	81,213	3,520	241,571	35,479	4,050	11,343,537	Total United States (exclusive of possessions).
4,919		5				4,924	Alaska (nonmember banks).
72,419		1,889	121			74,429	The Territory of Hawaii (nonmember bank).
1,506			164	15	2	1,687	Virgin Islands of the United States (nonmember bank).
78,844		1,894	285	15	2	81,040	Total possessions (nonmember banks).
11,056,548	81,213	5,414	241,856	35,494	4,052	11,424,577	Total United States and possessions.
326,253	1,663		6,572	160	2,550	337,198	New York City (central Reserve city).
418,329			500			418,829	Chicago (central Reserve city).
4,434,310	40,400	708	125,358	23,917	1,500	4,626,193	Other Reserve cities.
5,798,812	39,150	2,812	109,141	11,402		5,961,317	Country banks (member banks).
78,844		1,894	285	15	2	81,040	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

34,897		5	21			34,923	Connecticut, District No. 2.
476,593	1,496		2,062	25		480,176	New Jersey, District No. 2.
35,710	5	1	349	45		36,110	Kentucky, District No. 4.
333,181	150	272	10,200	4,291		348,094	Pennsylvania, District No. 4.
8,464		35	204	127		8,830	West Virginia, District No. 4.
90,389	1,546	52	1,896			93,883	Louisiana, District No. 6.
23,902	2,745	11				26,658	Mississippi, District No. 6.
103,731	727	57	717	3,842		109,074	Tennessee, District No. 6.
183,259	1,534	272	16	3,600		188,681	Indiana, District No. 7.
854,617	1,187	32	14,756			870,592	Illinois, District No. 7.
449,153	923	10	2,153	479		452,718	Michigan, District No. 7.
247,142	358	37	454	525		248,516	Wisconsin, District No. 7.
43,846	41	11	15	60		43,973	Missouri, District No. 10.
13,691	100	11				13,802	New Mexico, District No. 10.
57,637	1,290	123	1,233	2,371		62,654	Oklahoma, District No. 10
29,573		26	87	15		29,701	Arizona, District No. 12.

Condition of National Banks in Each Federal Reserve District, June 30, 1944

[In thousands of dollars]

	District No. 1 (301 banks)	District No. 2 (563 banks)	District No. 3 (562 banks)	District No. 4 (493 banks)	District No. 5 (338 banks)	District No. 6 (264 banks)	District No. 7 (535 banks)	District No. 8 (318 banks)	District No. 9 (357 banks)	District No. 10 (637 banks)	District No. 11 (473 banks)	District No. 12 (195 banks)	Total (5,036 banks)[1]
ASSETS													
Loans and discounts, including overdrafts	773,811	2,582,218	559,463	717,457	461,938	681,632	1,682,093	440,879	318,699	500,978	682,904	1,811,190	11,213,262
United States Government obligations, direct and guaranteed	2,626,564	8,307,986	2,166,482	2,597,365	1,658,953	1,991,038	7,206,188	1,292,014	1,367,339	1,876,472	1,694,650	5,854,502	38,639,553
Obligations of States and political subdivisions	81,143	356,409	109,900	150,464	58,551	178,834	340,874	95,153	53,867	123,302	86,860	393,384	2,028,741
Other bonds, notes, and debentures	77,645	325,130	205,449	136,098	43,413	36,474	230,672	43,630	38,619	40,952	16,759	120,126	1,314,967
Corporate stocks, including stocks of Federal Reserve banks	10,111	43,720	9,448	10,774	4,567	6,308	25,817	6,627	3,302	7,780	5,341	12,373	146,168
Total loans and securities	*3,569,274*	*11,615,463*	*3,050,742*	*3,612,158*	*2,227,422*	*2,894,286*	*9,485,644*	*1,878,303*	*1,781,826*	*2,549,484*	*2,486,514*	*8,191,575*	*53,342,691*
Cash, balances with other banks, including reserve balances, and cash items in process of collection [2]	875,495	2,540,039	823,294	1,119,549	823,020	1,178,294	2,727,218	661,532	567,287	1,253,099	1,257,806	2,171,724	15,998,357
Bank premises owned, furniture and fixtures	39,692	113,456	44,870	53,369	29,478	40,754	53,397	16,143	13,427	21,003	37,061	67,747	530,397
Real estate owned other than bank premises	1,709	6,294	8,661	906	1,175	1,339	172	1,605	30	347	1,035	2,308	25,581
Investments and other assets indirectly representing bank premises or other real estate	492	3,202	1,053	1,883	960	3,209	1,982	118	4,565	2,261	3,414	26,217	49,356
Customers' liability on acceptances outstanding	4,661	13,410	4,146	286	243	2,855	3,284	1,112	212	326	120	3,344	33,999
Interest, commissions, rent, and other income earned or accrued but not collected	7,818	27,866	5,733	6,705	3,045	6,487	23,271	3,085	4,907	3,649	2,049	21,770	116,385
Other assets	1,510	4,873	5,802	2,360	5,428	3,312	9,136	1,337	388	2,890	1,584	7,458	46,078
Total assets	4,500,651	14,324,603	3,944,301	4,797,216	3,090,771	4,130,536	12,304,104	2,563,235	2,372,642	3,833,059	3,789,583	10,492,143	70,142,844
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations	2,098,605	6,547,009	1,668,526	2,236,271	1,489,639	1,839,466	5,804,870	1,140,625	968,228	1,883,757	2,133,420	4,858,631	32,669,047
Time deposits of individuals, partnerships, and corporations	569,900	1,497,132	921,194	910,151	518,716	526,752	1,823,573	346,504	436,994	344,648	247,556	2,834,584	10,977,704
Deposits of U. S. Government and postal savings	972,482	2,769,395	513,272	669,024	497,618	635,375	1,922,277	328,107	379,275	431,026	476,126	1,155,435	10,749,412
Deposits of States and political subdivisions	144,323	302,525	147,589	187,600	128,235	273,318	580,246	119,301	140,440	232,155	148,494	580,511	2,984,737
Deposits of banks [2]	314,021	1,733,238	315,158	389,634	244,870	609,613	1,434,864	455,564	288,096	704,298	541,282	371,496	7,402,134
Other deposits (certified and casbiers' checks, etc.)	41,536	281,947	22,375	40,037	27,588	31,405	85,146	26,406	17,974	27,898	36,400	163,503	802,215
Total deposits	4,140,867	13,131,246	3,588,114	4,432,717	2,906,666	3,915,929	11,650,976	2,416,507	2,231,007	3,623,782	3,583,278	9,964,160	65,585,249
Demand deposits	*3,564,871*	*11,609,576*	*2,633,183*	*3,464,488*	*2,363,944*	*3,361,196*	*9,799,246*	*2,055,036*	*1,790,373*	*3,267,758*	*3,311,757*	*7,020,284*	*54,241,712*
Time deposits	*575,996*	*1,521,670*	*954,931*	*968,229*	*542,722*	*554,733*	*1,851,730*	*361,471*	*440,634*	*356,024*	*271,521*	*2,943,876*	*11,343,537*
Bills payable, rediscounts, and other liabilities for borrowed money	2,555	1,535	1,315		575			25		200			6,205
Mortgages or other liens on bank premises and other real estate		10	14						36				60
Acceptances executed by or for account of reporting banks and outstanding	5,490	14,486	4,505	286	243	3,441	3,418	1,112	212	326	120	4,224	37,863
Interest, discount, rent, and other income collected but not earned	1,870	3,866	1,358	972	1,047	1,751	4,062	883	1,798	673	391	5,191	23,862
Interest, taxes, and other expenses accrued and unpaid	11,812	36,805	6,790	8,391	5,315	5,824	26,596	4,437	4,911	4,438	5,780	26,207	147,306
Other liabilities	17,655	193,105	2,914	2,143	1,726	1,885	9,077	1,353	927	912	1,679	8,059	241,435
Total liabilities	4,180,249	13,381,053	3,605,010	4,444,509	2,915,572	3,928,830	11,694,129	2,424,317	2,238,891	3,630,331	3,591,248	10,007,841	66,041,980
CAPITAL ACCOUNTS													
Capital stock (see memoranda below)	114,352	325,124	124,793	129,720	68,017	86,370	248,360	54,930	53,557	78,206	82,637	183,712	1,549,778
Surplus	139,234	451,309	149,021	147,946	67,715	75,753	233,689	52,110	50,006	68,226	70,331	184,010	1,689,350
Undivided profits	46,728	134,563	50,807	47,235	28,236	25,324	73,508	25,399	20,062	41,505	33,181	77,172	603,720
Reserves and retirement account for preferred stock	20,088	32,554	14,670	27,806	11,231	14,259	54,418	6,479	10,126	14,791	12,186	39,408	258,016
Total capital accounts	320,402	943,550	339,291	352,707	175,199	201,706	609,975	138,918	133,751	202,728	198,335	484,302	4,100,864
Total liabilities and capital accounts	4,500,651	14,324,603	3,944,301	4,797,216	3,090,771	4,130,536	12,304,104	2,563,235	2,372,642	3,833,059	3,789,583	10,492,143	70,142,844
MEMORANDA													
Par value of capital stock:													
Class A preferred stock	4,584	18,049	9,494	10,864	3,414	10,315	15,458	3,212	2,516	2,496	5,511	19,360	105,273
Class B preferred stock	952	2,927	1,388	225	120	50	503	353	80	209	6	22	6,835
Common stock	108,816	304,617	113,925	118,631	64,483	76,005	232,399	51,365	50,961	75,501	77,120	164,330	1,438,153
Total	114,352	325,593	124,807	129,720	68,017	86,370	248,360	54,930	53,557	78,206	82,637	183,712	1,550,261
Retirable value of preferred capital stock:													
Class A preferred stock	5,286	28,497	12,676	14,396	3,547	10,406	15,458	3,296	2,516	2,496	6,003	41,388	145,965
Class B preferred stock	1,077	3,594	1,988	225	120	50	503	363	80	209	6	22	8,237
Total	6,363	32,091	14,664	14,621	3,667	10,456	15,961	3,659	2,596	2,705	6,009	41,410	154,202
Pledged assets and securities loaned:													
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	1,105,932	3,328,278	769,276	974,013	735,086	1,000,637	2,585,483	487,359	615,656	757,795	777,517	2,110,158	15,247,190
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	8,333	23,082	15,946	33,107	21,299	79,819	3,801	12,140	13,895	50,335	27,958	155,526	445,241
Assets pledged to qualify for exercise of fiduciary or corporate powers and for purposes other than to secure liabilities	3,071	34,745	6,241	4,250	8,260	5,353	16,572	2,842	4,818	3,105	1,384	8,908	99,549
Securities loaned		1,154	500				542			50			2,246
Total	1,117,336	3,387,259	791,963	1,011,370	764,645	1,085,809	2,606,398	502,341	634,369	811,285	806,859	2,274,592	15,794,226
Secured liabilities:													
Deposits secured by pledged assets pursuant to requirements of law	1,009,308	2,984,752	617,785	876,624	625,583	929,771	2,203,783	411,498	519,960	660,758	638,516	1,801,382	13,279,720
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	2,555	1,535	1,315		125			25		200			5,755
Other liabilities secured by pledged assets						1	458					5	464
Total	1,011,863	2,986,287	619,100	876,624	625,708	929,772	2,204,241	411,523	519,960	660,958	638,516	1,801,387	13,285,939

[1] Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.
[2] Excludes reciprocal interbank demand balances.

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves		Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of required reserves to net demand plus time deposits (percent)	Ratio of reserves held to net demand plus time deposits (percent)
		War loan and Series E bond deposit accounts	Other [1]				Required [2]	Held	Excess [3]		
Central Reserve city banks:											
District No. 2	9,681,112	2,295,561	559,442	6,826,109	337,198	7,163,307	1,385,454	1,299,196	−86,258	19.34	18.14
District No. 7	4,507,285	869,053	329,212	3,309,020	418,829	3,727,849	686,934	665,671	−21,263	18.43	17.86
Reserve city banks:											
District No. 1	1,986,911	564,922	124,167	1,297,822	100,742	1,398,564	265,609	268,262	2,653	18.99	19.18
District No. 2	66,389	11,421	6,179	48,786	24,708	73,494	11,240	14,352	3,112	15.29	19.53
District No. 3	1,504,765	321,103	131,874	1,051,788	85,587	1,137,375	215,493	231,986	16,493	18.95	20.40
District No. 4	2,097,646	429,077	227,536	1,441,033	278,492	1,719,525	304,916	334,018	29,102	17.73	19.43
District No. 5	1,113,410	274,985	142,656	695,769	139,870	835,639	147,546	170,776	23,230	17.66	20.44
District No. 6	1,732,703	322,990	255,929	1,153,784	224,990	1,378,774	214,256	276,632	32,376	17.72	20.06
District No. 7	3,322,930	699,909	418,524	2,204,497	644,158	2,848,655	479,549	494,481	14,932	16.83	17.36
District No. 8	1,131,969	209,951	131,361	790,657	136,351	927,008	166,312	164,686	−1,626	17.94	17.77
District No. 9	1,008,384	259,163	127,946	621,275	102,890	724,165	130,428	134,164	3,736	18.01	18.53
District No. 10	2,015,614	283,332	362,447	1,369,835	185,987	1,555,822	285,126	323,149	38,023	18.33	20.77
District No. 11	1,806,061	276,816	310,278	1,218,967	175,559	1,394,526	254,327	304,452	50,125	18.24	21.83
District No. 12	5,945,867	977,187	599,209	4,369,471	2,526,859	6,896,330	1,025,506	1,087,999	62,493	14.87	15.78
Country banks:											
District No. 1	1,577,960	391,563	213,347	973,050	475,254	1,448,304	164,742	199,090	34,348	11.37	13.75
District No. 2	1,862,075	419,438	251,657	1,190,980	1,159,764	2,350,744	236,323	327,456	91,133	10.05	13.93
District No. 3	1,128,418	182,502	184,246	761,670	869,344	1,631,014	158,794	220,687	61,893	9.74	13.53
District No. 4	1,366,842	231,264	241,076	894,502	689,737	1,584,239	166,615	242,042	75,427	10.52	15.28
District No. 5	1,250,534	181,472	270,176	798,886	402,852	1,201,738	136,015	179,942	43,927	11.32	14.97
District No. 6	1,628,493	268,179	352,012	1,008,302	329,743	1,338,045	160,947	224,969	64,022	12.03	16.81
District No. 7	1,969,031	324,462	375,878	1,268,691	788,743	2,057,434	224,941	302,792	77,851	10.93	14.72
District No. 8	923,067	103,185	202,907	616,975	225,120	842,095	99,884	128,711	28,827	11.86	15.28
District No. 9	781,989	114,312	157,171	510,506	337,744	848,250	91,735	121,797	30,062	10.81	14.36
District No. 10	1,252,144	124,685	338,983	788,476	170,037	958,513	120,589	177,752	57,163	12.58	18.54
District No. 11	1,505,696	171,266	393,150	941,280	95,962	1,037,242	137,537	192,378	54,841	13.26	18.55
District No. 12	1,074,417	114,645	200,823	758,949	417,017	1,175,966	131,274	156,143	24,869	11.16	13.28
All member national banks:											
District No. 1	3,564,871	956,485	337,514	2,270,872	575,996	2,846,868	430,351	467,352	37,001	15.12	16.42
District No. 2	11,609,576	2,726,423	817,278	8,065,875	1,521,670	9,587,545	1,633,017	1,641,004	7,987	17.03	17.12
District No. 3	2,633,183	503,605	316,120	1,813,458	954,931	2,768,389	374,287	452,673	78,386	13.52	16.35
District No. 4	3,464,488	660,341	468,612	2,335,535	968,229	3,303,764	471,531	576,060	104,529	14.27	17.44
District No. 5	2,363,944	456,457	412,832	1,494,655	542,722	2,037,377	283,561	350,718	67,157	13.92	17.21
District No. 6	3,361,196	591,169	607,941	2,162,086	554,733	2,716,819	405,203	501,601	96,398	14.91	18.46
District No. 7	9,799,246	1,893,424	1,123,614	6,782,208	1,851,730	8,633,938	1,391,424	1,462,944	71,520	16.12	16.94
District No. 8	2,055,036	313,136	334,268	1,407,632	361,471	1,769,103	266,196	293,397	27,201	15.05	16.58
District No. 9	1,790,373	373,475	285,117	1,131,781	440,634	1,572,415	222,163	255,961	33,798	14.13	16.28
District No. 10	3,267,758	408,017	701,430	2,158,311	356,024	2,514,335	405,715	500,901	95,186	16.14	19.92
District No. 11	3,311,757	448,082	703,428	2,160,247	271,521	2,431,768	391,864	496,830	104,966	16.11	20.43
District No. 12	7,020,284	1,091,832	800,032	5,128,420	2,943,876	8,072,296	1,156,780	1,244,142	87,362	14.33	15.41
Total, central Reserve city banks	14,188,397	3,164,614	888,654	10,135,129	756,027	10,891,156	2,072,388	1,964,867	−107,521	19.03	18.04
Total, Reserve city banks	23,732,649	4,630,859	2,838,106	16,263,684	4,626,193	20,889,877	3,530,308	3,804,957	274,649	16.90	18.21
Total, country banks	16,320,666	2,626,973	3,181,426	10,512,267	5,961,317	16,473,584	1,829,396	2,473,759	644,363	11.11	15.02
Total, all member national banks	54,241,712	10,422,446	6,908,186	36,911,080	11,343,537	48,254,617	7,432,092	8,243,583	811,491	15.40	17.08
GEOGRAPHICAL SECTIONS											
New England States	3,678,201	983,626	350,203	2,344,372	610,919	2,955,291	442,737	481,734	38,997	14.98	16.30
Eastern States	16,426,043	3,623,767	1,422,705	11,379,571	2,979,543	14,359,114	2,320,509	2,461,657	141,148	16.16	17.14
Southern States	9,119,172	1,436,367	1,763,030	5,919,775	1,352,339	7,272,114	1,088,122	1,352,758	264,636	14.96	18.60
Middle Western States	14,852,894	2,893,579	1,910,178	10,049,137	3,057,235	13,106,372	2,044,879	2,216,571	171,692	15.60	16.91
Western States	3,140,378	393,268	661,193	2,085,917	398,726	2,484,643	378,467	486,065	107,598	15.23	19.56
Pacific States	7,025,024	1,091,839	800,877	5,132,308	2,944,775	8,077,083	1,157,378	1,244,798	87,420	14.33	15.41
Total, all member national banks	54,241,712	10,422,446	6,908,186	36,911,080	11,343,537	48,254,617	7,432,092	8,243,583	811,491	15.40	17.08
Nonmember national banks (in possessions)	[4] 163,689	15,521	----------	148,168	81,040	229,208	34,381	[5] 51,944	17,563	15.00	22.66
Total, all national banks	54,405,401	10,437,967	6,908,186	37,059,248	11,424,577	48,483,825	7,466,473	8,295,527	829,054	15.40	17.11

[1] Demand balances with domestic banks (except reciprocal balances) and balances with private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits at a few banks.

[2] Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits, 6 percent for all member banks; net demand deposits, 20 percent for Central Reserve city banks, 20 percent for Reserve city banks, and 14 percent for country banks.

[3] Deficiencies in reserves indicated by a minus (−) sign.

[4] Demand deposits, including deposits of other banks reported by banks having excess of amounts due to banks over amounts due from banks, exclusive of reserve with approved national banking associations as shown by individual bank reports.

[5] The cash in vault and reserve with approved national banking associations.

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